UBEA Business Education Forum

DECEMBER 1958
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UNITED BUSINESS EDUCATION ASSOCIATION

In This Issue

- NEWS OF UBEA AND THE AFFILIATED ASSOCIATIONS
- BOOKKEEPING
- SHORTHAND
- TYPEWRITING
- GENERAL CLERICAL
- BASIC BUSINESS
- OFFICE STANDARDS
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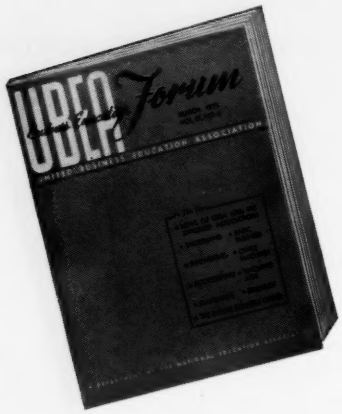

In This Issue

► The reader will find in the Feature Section (pages 5-20) many ideas which he will want to experiment with in his teaching. The contributors present plans for integrating bookkeeping with other major subjects in business education.

► The contributors to the Services Section (pages 21-30) have again presented a wealth of helpful ideas for the business teacher. The Section leads off with an article on transcription goals, continues through the application of psychology to the teaching of basic business, and closes with a look at standards for the key-driven calculator.

► The In-Action Section (pages 31-32) has a story about the International Economic Course in Belgium, a brief description of a new project at the NEA Educational Center, and the list of UBEA state membership chairmen.

► FBLA sponsors have been asking for the transcript of "Our Future Goes to School Today" by Hamden L. Forkner. Dr. Forkner's address delivered at the 1958 National Convention of the Future Business Leaders of America is in the FBLA Section (pages 33-34).

► The Clip 'n Mail coupons on the wrapper of this issue are for your convenience and ease in securing information from the UBEA and from FORUM advertisers. Be sure to Clip 'n Mail your coupons today. —*H.P.G.*

Editor: Bookkeeping Forum

JOHN E. BINNION
University of Denver
Denver, Colorado

Integrating Bookkeeping

THE CURRENT WAVE of vociferous, cynical, caustic, and often biased, or unfounded criticism with which education is presently faced recalls John Donne's immortal words,

> *No Man is an Island, intire of itselfe; every man is a peece of the Continent, a part of the maine; . . . any man's death diminishes me, because I am involved in Mankinde; And therefore never send to know for whom the bell tolls; it tolls for thee.*

For whom does the bell toll? Have you, for example, tried these comments on for size? "Johnny can't read;" "Too many fads and frills;" "Get rid of the Dewey influence;" and "Education isn't as good as it used to be." You can add many more quotes.

Bookkeeping teachers should not consider themselves exempt from the criticism, even though they are seldom mentioned by name. In fact, it could very well be a fact that the bookkeeping teacher—and all other business teachers—are on less firm ground because of the lack of specific recognition.

One prominent educator, for example, did not even pay the bookkeeping teacher the courtesy of recognition when he listed his "suggested curriculum for the student of high ability." Yet, there appears to be indisputable evidence to show that the professional accountant—the certified public accountant, comptroller, professional tax consultant, and others of comparable responsibility—ranks among the top four or five of *all* IQ groups. If he takes his place in the high ability group, alongside the attorney, ordained minister, or registered engineer, should he not be entitled to recognition?

Yet, not one of the bookkeeping teachers with whom I am acquainted would ever claim that the high school bookkeeping course, in and of itself, prepares the student for the certified public accountant examination or for a comptroller position with a large corporation. But most teachers of bookkeeping would debate against the inference that bookkeeping is an easy course, a retreat from logic, or a relief from the demanding challenges of the "academic" world of science, mathematics, or foreign language. To even the most casual observer it should also be obvious that the high school bookkeeping course can be the first step toward entrance into a professional accounting career, business management, or business teaching. So, bookkeeping does have a place in the curriculum—in fact, an important place—for *both* the high- and the average-ability student.

However, does a debate victory, an array of indisputable facts, or sound logic guarantee victory or recognition? No, it does not, and I for one am sorry to admit that our colleagues often possess the minds which are hardest to convince.

Suppose we could prove, beyond any reasonable doubt, that bookkeeping is of equal importance to the "academic" subjects. Suppose one year of bookkeeping would be included in the list of requirements, along with foreign language, history, science, mathematics, and English. Could we coast home, free of worry and safe from further censure? There must be a negative answer.

For one reason, we must admit that schools and teachers are not always what we would want. But my comment is not, I hope, the same as that of the critics. Some of us do consider our pet subjects as islands which are separate and apart from the rest of the educational mainland. We have vested interests. We continue to teach from the same textbooks and with the same personal lesson plans and jokes. Some of us also show a peculiar lack of enthusiasm and desire to link our subjects with those being taught by others, both within and without our department. (*Please turn to page* 9)

Building Better Bookkeepers

Through Integration with Office Practice

By DEAN CLAYTON
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Tahlequah, Oklahoma

STUDIES HAVE INDICATED that bookkeeping skills and understandings play a featured part in the duties performed by office workers. For this reason, ways and means should be developed to assist in integrating certain phases of bookkeeping with the office practice course. Of course, some bookkeeping duties performed by office workers are so routine and simple in nature they are already known or can best be learned on the job. Others, however, are more complex and require certain skills and understandings that should be developed previous to the time of job placement.

Bookkeeping may be integrated in at least two main areas in the office practice course: (a) through the areas involving the handling of money and the keeping of records involving money, and (b) through bookkeeping projects and activities involving the use of certain office machines.

Integration in the Accounting for Money

Banking. If the office practice course is going to be a *practice* course as part of its name implies, students should be given experience in solving problems they might encounter in business offices. A local bank will sometimes provide actual business papers for each student so he can carry on projects and activities involving the writing of checks and preparing of deposit tickets. There is no need to be disturbed if many students have had previous training in writing checks and stubs, filling in deposit tickets, and preparing bank reconciliation statements. A review of the techniques involved can still be both meaningful and worthwhile, with additional value coming through the utilization of actual working papers and office machines.

Teachers who do not wish to secure actual checks, deposit slips, and other business papers may wish to use textbook and practice set material that lend themselves to this type of work. Discarded bookkeeping practice sets sometimes make excellent exercises for students who want experience involving not only accounting for money but other phases of bookkeeping. The following, for example, are exercises which may be used in this manner:

1. Determining and verifying the accuracy of columnar totals appearing in special cash journals
2. Seeing that checkbook stub balances are carried forward to each new stub
3. Proving account balances arrived at in both controlling accounts and subsidiary receivable and payable ledgers, including the auditing of cash received and paid, and verification of all discounts taken
4. Verifying balances shown on end-of-period financial statements and schedules.

Petty Cash. As activities involving banking may be integrated in the office practice course, so may activities involving steps in accounting for petty cash. To make the classroom situation more meaningful, each student could have a certain hypothetical amount designated as a beginning balance in his petty cash fund.

When typewriter ribbons, machine tapes, and other supplies are needed, each student would pay for them from his petty cash fund. Replenishing of the fund should take place at stated intervals to take care of any deficit that might otherwise occur. A voucher prepared by a student who is in charge of these supplies may be given to the other students so that proper notations may be made in their petty cash records. Upon completion of a certain unit the list of expense vouchers should be accounted for by each student, along with a proper cash balance in the petty cash fund. In order that the project may be more meaningful, the typewriter ribbons, machine tapes, and other supplies should be inventoried and vouchered at cost.

Time and Payroll Sheets. Students are able to gain valuable experience in the office practice course in terms of preparing time and payroll sheets. Forms of time and payroll sheets used in the school's employment area can usually be obtained from co-operating business firms. Some businesses are even willing to provide these forms for each of the students in the office practice class.

After having received time and payroll forms from various firms, or having members of the class duplicate standardized forms used by such businesses, you are ready to begin your instruction. At this point students should be made aware of current wage and hour laws, F.I.C.A. tax rates, federal and state income tax rates, federal and state unemployment tax rates in terms of withholdings to be made from employees, and federal and state unemployment contributions to be made by employers. Also, group insurance, community chest contributions, union checkoff payments, and other similar payroll deductions common to business and industry should be incorporated in the practice.

Participating in some of the banking activities previously discussed would be an excellent method to cor-

". . . students should be given experience in solving problems they might encounter in business offices."

relate corresponding activities involving time and payroll sheet preparation. Individual checks could be written for each employee whose name appears on the payroll sheet, and entries made on the check stubs could be verified for correct salaries or wages, along with various payroll deductions. When payrolls are being studied, an excellent illustration of internal control is provided by having check protectors available for student use. Also, time and payroll computations should be made with available office machines so the activities will follow a businesslike procedure.

Integration of Office Machines

Typewriters. The use of the typewriter is a *must* in the office practice course, especially in terms of bookkeeping forms. For instance, invoices, purchase orders, credit and debit memorandums, and other common bookkeeping papers may be prepared on the typewriter. Also, the preparation of financial statements and supporting schedules that were probably handwritten in the formal bookkeeping course can be typewritten—a procedure now followed in most business offices.

An understanding of procedures involving the establishment of an allowance for bad debts and the significance of the bad debts expense, perhaps based on the "aging of accounts receivables" or some "predetermined fixed percentage based on sales on account," lends itself to this next point. Students are now in a better position to understand the place of the collection letters that are sometimes typewritten in office practice classes, and variety can be added by requiring them to be composed by the students, transcribed from shorthand notes, typewritten from printed letter copy, or transcribed from a transcribing machine. The typewriting of business letters involving certain accounting situations helps to review and increase the bookkeeping vocabulary necessary for the understanding of bookkeeping principles.

Obviously, it is not possible or even practicable for an office practice classroom to have models of all the varied and new office machines used in business. Office practice courses that involve the use of office machines usually include at least adding-listing machines and calculating machines. Some larger schools provide posting and billing machines. Whichever machines are available, certain phases of bookkeeping instruction should be integrated in terms of these machines.

Adding Machines. Skill in operating ten-key and full-key adding-listing machines may be developed through the computation and preparation of financial statements, schedules, and so on, in the totaling of invoices, purchase orders, credit and debit memorandums, and other business papers. Determining and verifying totals appearing in practice sets previously discarded by bookkeeping students (as mentioned before) should be done exclusively through the use of computational machines provided in the office practice course.

Calculators. Skill in using rotary and key-driven calculators may be developed through the computing of interest and the many types of percentage problems that play such an important part in bookkeeping practice. The figuring of patronage dividends and bonuses, based on a profit sharing plan determined from a firm's bookkeeping records and working papers, provide still another type of calculating machine drill.

Posting and Billing Machines. Schools providing posting and billing machines should not overlook the possibility of integration through proper instruction on these machines. Practice may be made possible through the use of forms used by businesses in the area, or with those materials provided in textbooks and practice sets. Perhaps, too, the activity accounts of the high school could be kept through the use of one of these machines. In this latter case, each student could be responsible for the complete activity account or for certain accounts for a specific period of time, keeping an accurate up-to-date record of all cash receipts and disbursements.

Automation. Even with increased automation appearing in offices, a clerk-bookkeeper is still required to place the information into the various electronic or mechanical bookkeeping machines. A secondary school normally does not find it feasible to install the elaborate, complex, electronic bookkeeping equipment now appearing in more and more modern business offices. Thus, the teacher will need to rely on such devices as films and filmstrips showing the various machines and their operations; guest speakers who are specialists in this automation area; field trips to various businesses using electronic machines; and literature furnished by the manufacturers of these machines.

Ways and means can be developed so that various phases of bookkeeping may be turned into meaningful practice when integrated in the office practice course. Close co-operation with employing businesses enables the teacher to do the next best thing to on-the-job training—providing for projects and experience in the activities in which the office practice students will be expected to engage when employed. A resourceful teacher will be alert to various methods of making units or projects meaningful experiences for the office practice students. This means that regular bookkeeping activities, such as the accounting for money and use of office machines, should be based on real or actual situations and should be integrated in the course wherever practicable. This also means that the office practice course should be flexible enough so that such integration is possible, and so that continued modification of content may be accomplished without upsetting the complete course of study.

". . . we should teach only the arithmetic that is essential to bookkeeping . . ."

Building Better Bookkeepers

Through Integration with Business Arithmetic

By KENTON E. ROSS
Arizona State College
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SHOULD A COURSE of business arithmetic be included in the business curriculum? Should business arithmetic be a prerequisite to bookkeeping? Are our high school business graduates lacking in the knowledge of arithmetic?

The pros and cons on all of these questions have been debated for many years, and will probably continue to be argued. These discussions, however, make a very small change in our students' computational abilities. As business teachers, our best solution to make improvements in the existing situation may be to teach the necessary arithmetic in our bookkeeping class.

Since most bookkeeping classes consist of students who possess quite a wide range of arithmetic abilities, we will probably all experience better success if we plan to integrate some of the essential parts of business arithmetic fundamentals with the bookkeeping course. In this way we make an attempt to put our students on comparable ground in the arithmetic skills right at the beginning. This will not solve all our ills, but at least we should make some improvement in accuracy of computation by presenting business arithmetic in close connection to its actual bookkeeping application.

"But they learned the fundamentals of arithmetic in elementary school," you may say. Yes, most of the students did learn arithmetic in elementary school, but much time has passed since that last arithmetic class; and forgetting may have been continuous since the last learning in arithmetic occurred. We must also remember that the computational skills are being applied in a setting different from that in which they were learned. Just as a student who is an excellent typist and shorthand writer does not always do excellent work in transcription, the student in bookkeeping does not always correctly apply his knowledge of arithmetic.

Where could business arithmetic become more real than in a bookkeeping class where fundamentals are continually applied? Computational skills such as figuring cash discounts, making extensions, computing interest on bank loans, determining social security and income tax deductions, apportioning depreciation over an extended period, and determining profit or loss take on meaning and importance as they are removed from the realm of workbook exercises or busy work and become a realistic part of a bookkeeping problem. Most of these computations can be reviewed (or taught) *as they are encountered* in the bookkeeping class.

1. *What, in business arithmetic, should we integrate with bookkeeping?* First, we should make certain that the topics taught are pertinent to bookkeeping. We have lost the dual beneficial value of integrating the two courses, for example, if the arithmetic in the bookkeeping class involves how many bushels of grain can be stored in a round bin that is twenty feet in diameter and ten feet high. Instead, we should teach only the arithmetic that is essential to bookkeeping: for example, discounts, commissions, interest, taxes, payroll deductions, insurance, proving techniques, and useful and common arithmetic shortcuts.

How shall we integrate these and similar topics? As previously stated, the arithmetic principle should be taken up when it is encountered in the bookkeeping situation. If, for example, in the process of completing a journalizing exercise the class comes to a transaction which reads, "Discounted the Jones note at the bank; discount rate, 6 percent," it will be like reading a passage in a book with a key word missing. Many students do not have a background which includes the discounting of notes; and those who had the experience in business arithmetic may have forgotten it if the problems were isolated drills, apart from a logical, everyday setting.

2. *Review the fundamentals of arithmetic during the first week or two of the course.* This may sound like the job of a third- or fourth-grade teacher but surprisingly enough, students who have difficulty adding, subtracting, multiplying, and dividing do enroll in bookkeeping. Other students may have been proficient in the fundamentals two or three years ago when they completed their last mathematics course, but the lack of use has made them a bit rusty in the use of numbers. For all of these students, as well as those who are somewhat capable, a review in the fundamentals is helpful and necessary.

What is the best way to quickly review the fundamentals? There probably is not one method that is superior to all others. Once again, we should remember that the students are in a bookkeeping class and that arithmetic drills should take only a small amount of the daily bookkeeping period. The drills will be more effective if they are short, intense, and cover only one fundamental at a time.

Drills may be either written or oral. Written drills may consist of prepared sheets, with simple problems to be worked at the beginning of the class period—per-

"Review the present arithmetic computations as they are needed in the current bookkeeping work."

haps while the teacher is checking the roll and getting the supplies ready. The problems might also be worked under a time limit (five minutes may be sufficient) in order to force the students' speed of computation. The answers could then be read quickly to allow the students an opportunity to check their answers.

Progress charts could be kept on some of the written drills. For example, the first few minutes of each day could be given over to drills on arithmetic fundamentals, and from this the students will record the number of problems completed and the number of correct answers obtained. The same type of drills may be given after an interval of four or five weeks so both the teacher and the student can check on improvements in speed and accuracy. There is one important point to remember in drills of this sort—each student should check only on his own improvement, and his scores should not be compared with the rest of the class or entered in the grade book.

An oral drill that should improve speed consists of starting one student out with a specific number, such as three. Then, going down each row, each succeeding student adds a given number, as four, to the last total. Thus the first student would say "three," the next "seven," the next "eleven," and so forth. The total could be changed any time to prevent students thinking of the answer too far ahead of time.

A note of caution here. The above drill works best with addition and subtraction; multiplication and division can become quite complicated. For multiplication and division, separate problems may be given quite rapidly and each individual in the class gives the answer to his special problem.

The goal of these arithmetic drills, regardless of the method used to achieve the results, is to increase the student's speed and accuracy with the fundamentals. Similar drills may be given throughout the semester to keep the class members "on their toes."

3. *Review and present arithmetic computations as they are needed in the current bookkeeping work.* This point is, no doubt, the one which will determine the success or lack of success of integrating arithmetic with bookkeeping.

An example of this is that time when the students, in preparing working papers, are introduced to the term depreciation. The instructions may say, "The depreciation of the building is figured at the annual rate of 4 percent on cost." Try to anticipate the questions your students will have. "Does this mean the same thing as 4 percent interest?" "Do you compound depreciation in the same way that you compound interest?" "Surely it can not be as easy as merely multiplying .04 times $25,000 (the cost)—there must be some catch to it!"

Very quickly you, the teacher, will explain the meaning of depreciation and how it reflects the loss in value of an asset. Perhaps you would first use an automobile as the illustration of depreciating value—here is something with which most of the students are familiar. Then you could discuss the building which involves a long-term, less familiar illustration of depreciation.

Next you could review the concept of percentage and show how the principles they learned in computing interest—the decimal point, pointing off places at the right of the answer, and so forth—will still apply. A paper plate divided into sections with a colored pencil, or a simple circle which has been drawn on the blackboard and then divided into parts, will also help to illustrate percentages.

Now, as the class works through this depreciation problem, it is not just another problem in arithmetic. We are figuring the amount in dollars that the building has lost in value through use, obsolescence, and the passage of time. By combining the computational process and the bookkeeping principles, each has given added meaning and understanding to the other just as transcription gives value and meaning to shorthand and typewriting.

4. *One precaution—do not spend the entire period teaching arithmetic.* We should remember that the students have enrolled in a bookkeeping class; therefore, that should be the main emphasis. The value of integration should come in doing just that: integrating arithmetic into bookkeeping when it will improve the students' understanding and ability in bookkeeping.

By making a few plans before class concerning what we need to say and how we shall illustrate the point, valuable class time may be saved. The old adage, "a picture is worth a thousand words," is appropriate for the bookkeeping class. A typical procedure may be: presentation, illustration, practical application, and critique.

When a definite routine is used to present the new problems, planning time will be reduced, and each time a presentation is made we may discover ways to make improvements over the last method used.

5. *Provide aid with the solution of computations that are new to the class.* Keep in mind that most persons do not remember things after only one exposure, and also keep in mind the fact that the bookkeeping class is no exception. What is the answer for those who do not remember the procedure? Well, repetition is probably the simplest and most effective method.

For an example, let us again use the depreciation problem. The first time the problem is encountered the presentation is made with illustrations and practical suggestions which are understood by the students. Now that they have worked that problem successfully, you may be thoroughly convinced that every student will be able to compute the next depreciation problem. But for

"Arithmetic . . . will become an added tool by which business transactions can be interpreted and recorded."

some reason or other, the next time it comes up in the class there will be some who have forgotten how to compute depreciation!

A suggestion for reteaching arithmetic follows:

1. When the depreciation problem reoccurs, let the entire class try to work it without your help. Many in the class will be able to work it without any hesitation, but there will usually be a few who are "stumped."
2. After you have allowed sufficient time to complete the problem, place both the problem and solution on the blackboard.
3. Those who have worked it can check their work to assure accuracy and promote questions on concepts or procedure. Those who did not work the problem will be reminded of the correct method to use.
4. There may be one or two in the class who will require additional instruction, but individual instruction can be given them without taking up the time of the majority who need no more help.
5. The process may be repeated two or three more times, or until most of the class are successfully completing the computations.

Remember, we are teaching, not testing. Do not expect every student to remember how to make correct computations after only one presentation of new problems. Providing the correct solutions to a few problems should serve as a guide until the process has been learned; then the guide, or teacher help, can be removed.

What have we accomplished by integrating arithmetic with bookkeeping? If the integration has been complete, we have given a thorough review of the fundamentals. Addition, subtraction, multiplication, and division have been frequently drilled and used throughout the bookkeeping course. Percentage problems, in the form of discounts, interest, depreciation, and commissions, have also been reviewed. New concepts in the form of proration of prepaid insurance premiums, amortization of discounts, and computation of payroll deductions have been introduced and put into practice. And common shortcuts and checks for accuracy which are a must for the bookkeeper have been taught early in the course.

How much time should be spent in the teaching of business arithmetic in the bookkeeping class? There are two main points by which you can check yourself.

1. Even those students who have taken business arithmetic will, no doubt, need some review. Therefore, the important points will need to be taught even though business arithmetic has been previously offered in the school.
2. If more than 10 or 12 minutes are used to introduce a new topic and work a sample problem, class time is not being used to best advantage. Do not belabor a point. The students want to know how to work the problems and then get on with their bookkeeping. It will be better to spend only 10 minutes introducing the discounting of a note—enough time to explain it briefly and show the class how to work the problem. Then spend 5 minutes with the class the next two or three times

(*Please turn to page* 30)

Editorial

(*Continued from page* 4)

Bookkeeping is not an island. Bookkeeping is one of the foundation courses for all of business education, and some educators even believe it could be classified as general education for everyone. It must have daily contact—integration—with other courses in the school curriculum, with the desired aim of two-way enrichment.

Your editor had this thought in mind when he first began to talk the idea around. True to form, a few teachers voiced the opinion that it was impossible to link bookkeeping with certain other business subjects; but the majority said, "It sounds good. Give us a few specific ideas." So with that encouragement, we asked some of the outstanding persons in business education to select graduate students, preferably those who were successful high school teachers, to light the pathway with new thoughts for integrating bookkeeping with the traditional business subjects.

Here you have a nucleus of teachers who will not allow business education in general, and bookkeeping in particular, to become an island divorced from the remainder of the curriculum. Here you have teachers who are willing to try new techniques, who are testing and challenging the traditional methods, who are the ones to give the best answer to the cynics and the critics. Here you have new blood and potential new leadership. The critics are with us, and we can expect them to be around for some time. There will be, as we have seen, a group made up from our own colleagues. Others will be the opportunists and headline seekers who, wanting to sell articles and speeches, will crucify education in the guise of "public interest and information." Not to be overlooked in this list are P.T.A.'ers, military officers, newspaper columnists, and other do-gooders who want to return to the good ol' days (while forgetting how pitifully inefficient our schools of yesterday were) of rote memorization and parrot recitation.

Throughout all of the turmoil in education today, we must review, reconsider, and revise. The schools must be able to answer the critics with a sound, well-balanced, correct school program.

The sexton is in the bell tower. There is no need to ask for whom the bell of better education tolls. It is tolling for all of us.—JOHN E. BINNION, *Issue Editor.*

"Bookkeeping now appears to include both nonvocational and vocational objectives."

Building Better Bookkeepers

Through Integration with Economic Concepts

By GEORGE A. CHAMBERS
Washington High School
Washington, Iowa

HAVE BOOKKEEPING TEACHERS fulfilled the needs of their students when the students can arrive at the correct profit, close the books, and prepare financial statements? Apparently many business educators are saying NO. Recent articles appearing in the business education literature have pointed to the need for including business and economic concepts in bookkeeping, in addition to providing students with an understanding of bookkeeping principles and procedures.

The inclusion of business and economic concepts in bookkeeping is not new. In 1939, it was reported that approximately 50 percent of the leading business educators believed the major function of elementary bookkeeping was to provide an informational background for business occupations, and general business information of a social, consumer, and personal-use nature. Between 1939 and 1950, leaders in business education directed their philosophy away from the nonvocational objectives of bookkeeping; in 1950, for example, 97 percent of the polled leaders in business education believed the primary objective of bookkeeping should be vocational. Bookkeeping *now* appears to include both nonvocational and vocational objectives.

Business teachers are aware that the objectives of business education (and in this case bookkeeping) have changed and must continue to change if we are to keep pace with changing business. However, we often find that changing the primary objectives of a course creates a teaching problem from the standpoint of time needed and sources of material to be used in meeting the new objectives. One method of overcoming the time and source problem, when including business and economic concepts in bookkeeping, is through the case problem approach. Bookkeeping teachers will find that by using case problems business and economic concepts can be developed, students will put into practice bookkeeping principles already acquired, and bookkeeping will become more meaningful. Sample case problems are presented here to illustrate how they can be used in bookkeeping to develop business and economic concepts.

CONCEPTS TO BE DEVELOPED. *1. An understanding of the importance of credit, credit ratings, and the need for personal savings in a free enterprise system.*

CASE PROBLEM. Mr. English, who is the owner of a retail appliance store, has an opportunity to purchase a new and larger building. Mr. English estimates the new location would increase his net sales 20 percent. The new building would cost $25,000. Mr. English is presently renting an old building for $100 a month.

APPROACH. After stating the problem, the teacher would lead a discussion on the following questions: (a) What records would be of value in helping determine the advisability of buying the new building? (b) Where could Mr. English obtain the money? (c) What factors would determine whether or not Mr. English could receive a loan? and (d) What statements would a prospective loaning agency desire before making a loan?

Should the teacher desire, this problem could be expanded by having the students prepare financial statements that would be of use in determining the advisability of buying the building.

CONCEPTS TO BE DEVELOPED. *2. An understanding that competing for customers forces efficiency in production; owners and employees have a mutual interest in reducing costs; and workers, individually and as a group, will benefit more when each worker produces as much as he can.*

CASE PROBLEM. Companies A and B manufacture the same product; the items are identical in quality. Other facts are: Company A employs 90 workers and Company B employs 100 workers; both companies manufacture 900 units a day; raw materials cost, a unit, is $1.30; the selling and general expenses of each company totals 50 cents a unit; and both companies desire to have a 5 percent profit on each product sold. Company A sells its product for $4.

APPROACH. After reading the problem the students would be called upon to discuss the following questions: (a) How much can Company A afford to pay for labor costs for each unit if they make a 5 percent profit on the sales price? (b) Can Company B afford to pay each worker as much as Company A? Explain. (c) What would happen if Company B paid its employees as much as Company A pays those who work for A? (d) Who benefits from Company A's efficiency in production? (e) What do you believe will happen to Company B? What do you believe would happen if Company A did not exist? Explain.

CONCEPTS TO BE DEVELOPED. *3. An understanding of what constitutes profit, standards for measuring profit, and what is a fair profit.*

"The teacher can create many of his own case problems, each geared to the needs of the students."

CASE PROBLEM.

	Company A (Retail Hardware)	Company B (Wholesale Hardware)
Current Assets	$ 75,000	$ 550,000
Fixed Assets	25,000	250,000
Current Liabilities	35,000	250,000
Fixed Liabilities	30,000	150,000
Capital	35,000	400,000
Sales	200,000	2,000,000
Gross Profit	40,000	500,000
Net Profit	10,000	40,000

After reviewing the information given above, students would be called upon to discuss the following questions: (a) What do you believe to be the accounts that would effect the gross profit of Company A? Company B? (b) What accounts would effect the net profit of Company A? Company B? (c) Do you believe Company A's profit is too high? Company B's? Explain. (Discussion should lead to determine return on investment, and cents of profit made on each dollar of sales.) (d) Do you believe it is fair for Company A to have a much higher return on its investment than Company B? and (e) What do you believe is a good measurement of profit? Explain.

CONCEPTS TO BE DEVELOPED. *4. An understanding of credit sales in our economy and the risk involved in making credit sales.*

CASE PROBLEM. John Nay, who is the owner of a retail hardware store, has quite a few charge and installment sales. He has been quite proud of his record of never having to repossess any merchandise. One day when Mr. Nay was boasting of this to a salesman in his store the salesman suggested to him that this was not as good as Mr. Nay thought it to be. "Actually," stated the salesman, "perhaps the fact that you have never made any bad sales has cost you money. You have never sold goods on credit to someone whom you considered a bad risk, but how many of these persons might have eventually paid for the goods which they might have purchased? Thus, you have lost some potential profit. Actually you could have about 1 percent of your sales as bad debts." Mr. Nay had never thought of this before.

QUESTIONS FOR DISCUSSION: (a) What is your reaction to the salesman's suggestion? (b) If Mr. Nay could, by being more liberal with credit, increase his credit sales to $300,000 (of which 1 percent would result in bad debts) would you advise Mr. Nay to have a more liberal credit policy? (Current credit sales $200,000, with 5 percent gross profit on sales.) (c) Do you believe businessmen should assume a risk on credit sales? and (d) Are credit sales important in our economy? Explain.

CONCEPTS TO BE DEVELOPED. *5. The responsibilities of government relating to aiding business and assuming business functions.*

CASE PROBLEM. Sam Jones, who is running for an important government office, is very interested in the economic conditions facing the small businessman. In a political speech Mr. Jones made the following statements: "Small business concerns are paying an interest rate of 6 percent, which is too high. The government should aid small business concerns by making money available at 3 percent, which would not only help the small businessman, but would be a means of raising money for the government.

QUESTIONS FOR DISCUSSION: (a) What are your opinions concerning Mr. Jones' statements about the burden of interest rates? (b) How much money could a business that borrowed $10,000 a year save under Mr. Jones' proposed plan? (c) Do you believe that Mr. Jones' plan would increase the chances of a business being successful? Explain. and (d) What are your beliefs about the government aiding business in the way that Mr. Jones proposed?

CONCEPTS TO BE DEVELOPED. *6. Taxes—ethics, benefits, and responsibilities of individuals in a democratic government.*

CASE PROBLEM. Mr. Walker is the owner of a retail furniture store. You have an opportunity to examine his records and you find that "freight in" is charged to general expenses. This is contrary to what you have learned in bookkeeping — that freight in should be charged to the cost of goods sold. When you ask Mr. Walker about this discrepancy he agrees with you, but he says that he must pay a property tax upon his inventory so for tax purposes he is anxious to keep his cost of inventory as low as possible.

After reading the problem the students would be called upon to discuss the following questions: (a) Do you see anything wrong with Mr. Walker's procedure, either financially or ethically? (b) What are the benefits of taxes? (c) What responsibilities do you believe should be assumed by the individual concerning the payment of taxes? and (d) Can the government provide services without having some source of income? Explain.

In Conclusion

The case problem approach is one method that can be used in teaching business and economic concepts in bookkeeping. The teacher can create many of his own case problems, each geared to the needs of the students. And, if collected and tried over a period of time, preparation for teaching business and economic concepts in bookkeeping does not create a hardship. The case problem approach can require a student to apply his knowledge of bookkeeping to the problems, thus improving his understanding of bookkeeping principles. Bookkeeping teachers should be constantly "on guard" to relate bookkeeping instruction to business and economic principles.

"Correlation between the two skill subjects makes the material in each subject much more meaningful."

Building Better Bookkeepers

Through Integration with Typewriting

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BUSINESS TEACHERS should soon come to realize that there is a definite need to correlate business subjects and related instructional material. Correlation is not a waste of time or energy for themselves or their students. Quick and simple methods by which typewriting skills may be integrated with the learning of bookkeeping are described here.

This term "typewriting skill," as used here can be described as a basic knowledge of manipulative typewriter operations and a combination of speed, accuracy, and rhythmic performance. As a bookkeeping teacher, you may have different views as to the explanation of this term. The question, though, is not how you describe it, but whether you correlate "typewriting skill" into the bookkeeping classroom.

Some bookkeeping teachers have their students typewrite a balance sheet or an income and expense statement and then feel that the association between typewriting skill and bookkeeping instruction has been completed. Bookkeeping instructors should realize that the financial statements are only a segment of bookkeeping. Therefore, it is necessary to correlate typewriting skill with other phases of bookkeeping instruction.

Some additional areas where typewriting skill may be integrated into bookkeeping are the typewriting of (a) checks and notes, (b) periodic withholding tax and social security tax reports, (c) the various journals, (d) credit memorandums, (e) income tax forms, (f) invoices, (g) the various ledgers, (h) account statements, (i) payroll reports, and (j) inventory records.

Model Cases for Classroom Use

The following material should assist the teacher in applying the students' skills and knowledges for use in a realistic and functional setting.

Numbers. Especially valuable and necessary to bookkeeping instruction is the writing of numbers. If the typewriting teacher is a convert to the pipe-organ method of typewriting numbers (the left hand establishes location on the 2, 3, 4, 5, and controls the 6; and the right hand remains on the home row for the 1 key, and reaches up to the numbers and down to the comma and period), you will be amazed at the students' competence in the typewriting of numbers. Whether you have instructed the student to use the pipe-organ method or traditional method, he can use his number skill in preparing and presenting neat and accurate typewritten bookkeeping statements and forms. All bookkeeping teachers have students whose handwriting is scarcely legible, so this correlation of typewriting numbers will also aid the student *and* the teacher in the easy reading of all numbers.

Digit Perception. In relation to the writing of numbers, a term called digit perception usually occurs. Digit perception pertains to the reading of whole units of numbers in 2's or 3's, and the ability to visualize several digits at one time is a necessity for the typist and the bookkeeper. A bookkeeper will read 24798 as 24 798, and 698405 as 698 405; the typist must learn to read numbers in this way too. Digit perception may help your students to automatize two or three digits and this skill, in turn, will result in faster completion of their bookkeeping assignments.

Proofreading. In the same manner which digit perception is used in the bookkeeping classroom, so may the typist's proofreading skill be employed. Correct totals are essential to all bookkeepers; hence, inform your students that they should proofread their material in a manner similar to that of the typist—thoroughly and accurately.

Mixed Copy. In a typewriting class a student will practice the typewriting of mixed copy (numbers and letters in context), but their chances of realizing this situation in other classes are practically nonexistent. The numerous bookkeeping forms which were previously stated entail mixed copy. The bookkeeping teacher should afford his students a realistic opportunity to relate this phase of their typewriting ability to bookkeeping. Correlation between the two skill subjects makes the material in each subject much more meaningful.

Alignment on Ruled Lines. One segment of typewriting skill which has received too little consideration in the past is alignment of copy and typewriting on ruled lines. One reason for its lack of emphasis is that the students are not given enough classroom opportunities for a realistic problem situation. As bookkeeping teachers know, this segment of typewriting skill can greatly assist the student in the completion of his bookkeeping assignments. A student should be encouraged to utilize it on such bookkeeping forms as checks, notes, credit memorandums, payroll reports, inventory records, financial statements, and many others.

"There is a positive correlation between teaching effectiveness and teacher enthusiasm."

In order to have an efficient integration, proper facilities must be available. Your bookkeeping students should have access to typewriters, at school or at home, for the preparation of their assignments. Especially helpful to a bookkeeping student would be a long-carriage typewriter. This type of machine makes it possible for the student to typewrite, in a continuous manner, those bookkeeping forms which are too wide for regular carriage typewriters. Of course, not every school or office has such a machine; hence, students also need to know how wide forms are folded for insertion into the regular carriage typewriter.

Business teachers have a responsibility to the students' parents, as well as to the students. These parents are taxpayers, and their tax money is used to obtain teachers who are to assist students in developing knowledges and skills; the tax money is also used to provide machines and equipment. It is our responsibility to make provisions within the school plant for the proper integration of the skills or knowledges of one area to those of other learning areas—and certainly typewriting and bookkeeping come within this concept.

So, from three points of view it would appear that integration of subject matter is both important and necessary. The *student* will profit if he is able to apply the knowledge from one area to that of another, thus cutting away the shackles of isolated subjects. The *parent* will profit as he is not only getting more for his tax dollar, but he is also seeing his child grow into a more competent and useful citizen. And the *teacher* profits for the integrating process helps him learn more about the subject he is teaching, and his improved teaching effectiveness is a contribution to the profession.

Building Better Bookkeepers

Through Integration with Distributive Education

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STUDENTS STUDYING BOOKKEEPING and students being trained in distributive education might wonder how one program relates to the other, especially if the distributive worker does no actual bookkeeping on the job. The big link between the two courses is a twofold one: the importance of accuracy in recording sales transactions, and the importance of students understanding how the tasks they do on the job are related to the complete bookkeeping process.

Distributive education students often work half-time in a retailing establishment and half-time in the classroom. Some students work in hardware stores, some in clothing stores, and others in furniture stores or other types of retail establishments. They are employed either as salesmen or as clerks in the service departments. It soon becomes obvious that it would be impossible and impractical for a teacher to spend class time to discuss every situation that would be likely to arise in each student's job; therefore, individual conferences and instruction can and should be used.

Accuracy on the job, however, is one thing that is of common necessity to any business and well worth the class time devoted to emphasizing it. The tasks that the distributive education student does on the job are, in many instances, directly related to the bookkeeping process. For example, how could a business keep an accurate record of its sales without the use of either sales slips, a daily journal, cash register tapes, or a combination of these? These tasks, used by students working in a business, are apt to become so routine that their importance is overlooked. Students can be shown in the classroom that these tasks are an inseparable part of the accounting or bookkeeping process of businesses in general, and that accuracy is of the utmost importance. With a little extra time and effort, a teacher can use visual aids, imagination, or a little dramatization to give a short, simple, and concrete presentation of the importance of accuracy.

In dramatizing accuracy the specific area to be emphasized is, of course, left to the discretion of the teacher. For purposes of example, the use of cash register tapes, the use of sales slips, and the use of inventory checks will be considered here. These will help in holding the students' attention, and the teacher's interest in his profession should also be increased.

Cash Register Tapes

A grocery store is an example of a business which, through a coding system, uses the cash register tapes almost exclusively in recording each type of sale. Sometimes different colored keys on the cash register are used to facilitate and speed the recording of sales—green for produce, red for meats, yellow for canned goods, and so forth. At the end of the day a tally is taken of each type of item and the totals are entered in the cash re-

"Bookkeeping and distributive education can be integrated to the advantage of both subjects."

ceipts journal. Using this system, it is possible for the store manager or owner to estimate how much profit is being made on the various commodities sold in the store.

But one can easily see how the results could be misleading if a careless checker had punched the wrong key on several sales. Items on which the store made a large profit could perhaps be entered under a division in which the store made little or no profit, such as in a rented concession. Further confusion would result if the checker entered the wrong amounts.

The opaque projector could also be used to illustrate this idea. Through a series of pictures and a commentary by the teacher, the successive steps in using cash register tapes in the bookkeeping process can be shown to the class. Perhaps the first series of events would be correct in every detail, with the second series of illustrations showing what happens when mistakes are made.

Sales Slips

A small ready-to-wear store might be used as an example of a business which uses sales slips to record merchandise sales. When goods are sold, the clerk makes the appropriate description on a sales slip, gives a copy of it to the customer, and places the original on a spindle, in a drawer, or in a file made especially for such purposes.

The file is exceptionally useful when it has the additional purpose of serving as an accounts receivable ledger. Instead of posting each charge sale from the sales slip to the customer's account in the accounts receivable ledger, the sales slips are filed alphabetically in a cabinet kept near the cash register. This is a quick and convenient way of keeping a record of each customer's account.

It would certainly be confusing to a bookkeeper if sales slips were misfiled. Incorrect bills would be sent out; and even if the errors were discovered before mailing, much time could be lost in rectifying the mistakes. In driving home this important point in the question of accuracy, the teacher might enlist the aid of several students and have an impromptu socio-drama. One person could take the part of the irate customer who was charged for purchases he did not make, another student could be the sales clerk responsible for the error, and still another would play the part of the store manager who has to handle the situation.

An implement company could be used as an example of a business which uses both sales slips and cash register tapes for recording sales. This system furnishes a double check for the bookkeeper and lessens the chances of error. A coding system may be used, as shown in the illustration: for example, P for parts, M for machines, L for labor, X for miscellaneous, and Pd for paid out. Each clerk has a special key by which to indicate his sales; and perhaps each clerk will also have a drawer in the cash register in which to deposit the cash he receives. Cash sales are recorded in both the cash register and on sales slips, while charge or credit sales are recorded only on sales slips. Both are coded the same way. At the close of the business day, or perhaps at the first of the following day, the tapes are pulled, the cash counted and proved, and the entries made in the cash journal. The cash balance at the beginning of the day, plus cash receipts, minus cash disbursements, should equal the cash balance.

Here again, as in the grocery store example, it is very important to use both the correct coding and the right money keys when ringing up a sale. The blackboard, with colored chalk to represent the different clerks or the types of merchandise, can be used effectively to point out the confusion that would result for the bookkeeper if the wrong merchandise code figures were used on the cash register or on the sales slips, and the even greater confusion if incorrect code figures were used to record the cash.

Inventory Count. In addition to using sales slips and the cash register, distributive education students will very likely be responsible for checking the merchandise inventory and indicating when certain items are running low. Again, accuracy steps into the picture because either an over supply or an under supply can be expensive and troublesome. In a variety store, for example, a careless or unobservant sales clerk might indicate the need to reorder a certain kind of thread when an ample supply is in boxes beneath the counter. The thread is ordered with the following results: the store now has an over supply of the thread, money has been used to buy the thread which could have been used for other purposes, and a storage problem has been created.

Inventory Cards. A visible card index file is used by some businesses which deal with many items or parts. The card shows at a glance the name and description of the article and the point at which to reorder. This system, correctly kept, would certainly save a lot of guess work for all concerned.

A flannel board or bulletin board might be used to illustrate this example. The information to be included on an inventory card, and eventually on an order form, can be placed on the board step by step while the whole class watches and listens to the explanation.

There is a positive correlation between teaching effectiveness and teacher enthusiasm. Through the use of imagination, visual aids, and dramatization, any teacher can increase both his enthusiasm and his effectiveness. At the same time, he can make distributive education students aware that even the routine tasks they do at their jobs are an important part of the whole bookkeeping process. Bookkeeping and distributive education *can* be integrated to the advantage of both subjects.

"The integration of bookkeeping and business law will enable the student to become business-wise . . ."

Building Better Bookkeepers

Through Integration with Business Law

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MOST OF US KNOW how abstract one phase of history can be when it is isolated from the various other periods of history. An ordinary student of social studies would have a difficult time relating various instances of historical significance if each part of the historical pattern was unrelated to the other parts. Giving a student an over-all perspective of a subject—helping him to see significant relationships between subjects with a common core—has been a major task among teachers for many centuries.

The contributors believe that business education can be taught in a much more functional, interesting, and meaningful manner than is often the case now. An over-all picture of business should first be taught; then, specific phases of business should be thoroughly presented; and finally, the individual phases should again be brought together and related to each other. Business law and bookkeeping lend themselves to a presentation of this type, by the simple process of drawing together those similar facts treated separately by each.

Business in the United States

The economy of the United States is based on both "big business" and "little business" organizations. Our students should understand this and respect both sizes of business enterprise. Problems are common to the both of them, but the major problem of a small business may be a minor one to Standard Oil; and a major problem of Kennecott Copper might be a small one to the corner drug store. Still, a basic knowledge of the bookkeeping and legal functions of business is transferable from one firm to another, whether it be big business or little business.

The integration of bookkeeping and business law will enable the student to become business-wise; that is, he will at least have some knowledge of a business transaction and its legal complications. An illustration of this can be found in installment buying. Installment buying in 1957 reached an all-time high of almost $34 billion, and borrowing of all other kinds is just as imposing. Yet, few people really know what they are getting into when they buy on the installment plan or sign a note to borrow money.

Business teachers are responsible for instilling in their students an over-all appreciation for the world of business and industry. Courses in the high school could and should have more correlation and integration in order to help the students understand elementary principles, notice common elections, and see and apply relationships of one area to another.

It would be both interesting and challenging to teach a course which combined all business subjects into one—for example, business mathematics, business English, business law, shorthand, typewriting, and bookkeeping. Perhaps in the year 2000 A.D. there will be such a course.

As teachers we know that it takes a long time to make a change in education, so most of us will not be around to see the combined course mentioned above. We are not prevented from working on the integration of the subjects gradually, however, so for the present we could try a course consisting of only two of the subjects. For the purpose of this illustration those two subjects will be business law and bookkeeping.

Planning. A teacher would need time to do a great amount of planning for an integrated course. This planning could be accomplished during the summer, or it could be done during a regular school term in preparation for teaching the integrated subject the following year. But whenever it is done, there must be careful and detailed preparation.

The Approach. Hand in hand with planning is the deciding of what approach to take. You could, for example, begin with bookkeeping and integrate the business law with the principles of bookkeeping. Or, you could begin with business law. After the approach has been selected, consistent with the objectives of the course, you need to be certain the approach is workable within the framework of the existing plans.

And in the integration of these two courses we can be sure of certain things. Every person has certain rights in respect to the conduct he may expect from others. He also has a corresponding duty to refrain from violating the rights of others. As these principles of business law must be known by every successful owner and bookkeeper of the business, the two courses lend themselves extremely well to the subject of integrated teaching.

Common Elements. Next, you should pick out the common elements of both and the significance of each—one upon the other. Some teachers may be doing this now, at least to a limited degree, without being aware of it. It is generally conceded that a student learns more

readily that which he believes will be of value to him. He should, therefore, be motivated by telling him of the definite advantages of having a knowledge of both bookkeeping and business law. If enough reasons are discussed so that he will see his need for learning, he will then learn more readily and retain it longer.

Specific Cases

Beginning the Business. One good point at which to start the study of bookkeeping and business law could involve the regulations which every beginning business must meet. These regulations might include the need for special licenses for certain types of business organizations, zoning laws, sanitary laws, and building codes. If any of these regulations are disregarded, much expense may be incurred when the firm later has to comply with the local requirements. Loss of business and poor public relations might also be the aftermath of the failure to comply.

Negotiable Instruments. The amount of combined teaching which can take place in the general field of negotiable instruments is almost unlimited. Negotiable instruments can be discussed, for example, under the general headings of cash, receivables, payable, or inventory. And, as you proceed from one topic to another, even though there has been a lapse of time of several weeks, you can help your students review what they had learned previously and then build on the prior instruction.

Illustrations of the integration of specific topics could include those listed here.

1. *Checks.* One of the more common types of negotiable instruments is the ordinary check. The students can learn that the check is a form of bill of exchange, with certain differences. Important differences are
   a. The death of the drawer of a check revokes the authority of the bank to pay
   b. A check is not due until payment is demanded, and the statute of limitations runs only from that time
   c. When a check is certified at the request of the holder, the drawer and all indorsers are discharged of liability.
2. *Notes.* Notes can be either receivables or payables, and students should be very careful to know and understand their personal rights and responsibilities. Students should know the difference between a *simple* and a *collateral* note; between a *promissory note* and a *bill of exchange;* the requisites of negotiability (these apply to all negotiable instruments) set down by the uniform Negotiable Instruments Law; and the factors which destroy negotiability.
3. *Documents of Title.* This classification (some of these items are not always negotiable) consists of *bills of lading, warehouse receipts,* and *trust receipts.* In general, these documents involve merchandise or goods; they differ from the other negotiable instruments in the fact they do not involve money as an item of exchange.
4. *Types of Endorsement.* Transfer of ownership is performed through an endorsement—the process by which the payee transfers ownership to a third party, by the latter to a fourth party, and so on. Transfers of this sort create certain rights and obligations peculiar to the law governing negotiable instruments.

   Kinds of endorsements include *in blank, special* or *full, restrictive, qualified, conditional,* and *irregular.* As one must use the correct type of endorsement in order to fully protect himself, a knowledge of this procedure is highly important. Both personal and business interests may be involved.

Banking Services Many students now have their own checking accounts, and those who do not yet have them will probably have an account very soon. A knowledge of the correct methods by which to write a check is important because of the protection which is afforded the maker. Endorsements (as mentioned above) are also a matter of universal concern to those who write checks.

The bank reconciliation statement and its legal implications need to have more thorough study by bookkeeping classes. More than one banker has remarked about the inability of individuals to correctly understand and keep a checking account in balance. Important items in this classification include a knowledge of bank charges, an understanding of the time limit on reporting errors, and the ability to correctly use the "stop payment" device for outstanding checks.

A final area which should be stressed here is use of microfilming and the court acceptance of photostatic copies of checks. Even though a cancelled check has been lost, one may often be able to go to the bank and find the microfilm record of the check in question. A photostatic copy can then be made and certified by the bank, all for the protection of the customer and the guarantee of justice.

Credit. Credit may be discussed in many areas or phases of bookkeeping, but its importance does not diminish. Students generally recognize the importance of credit from the bookkeeping point of view—that is, they know that if the bill is not paid the amount will have to be written off to an account called "Allowance for Bad Debts." But credit does not stop at this point.

Credit is a two-way street, and each individual must recognize the great value of his own good credit rating. Students can be introduced to the policy of establishing a credit rating at a very early age; they can be shown the value of a good credit rating when it comes time to purchase clothes, furniture, a car, or a home; and they can also learn of the effects of a poor credit rating and the resulting loss of a useful and important business tool.

Not to be overlooked in the teaching of credit are the legal implications brought about by the use of credit information from a credit bureau, or the supply of information to that agency. The two-edged sword of credit and credit information should be jealously guarded, protected, and held in confidence.

"It is generally conceded that a student learns more readily that which he believes will be of value to him."

Taxes. It is assumed that the majority of your students are, or will eventually be, wage earners. When you are covering the payroll phase of bookkeeping, you also have the opportunity to teach the laws that affect their jobs. In this connection you will have income tax laws (state and federal), wages and hours laws, and social security laws.

Many daily newspapers run articles on social security, and it is possible to keep pretty well up to date on the various changes which take place in the law. One or two students could be responsible for bringing these articles to class, either for panel discussion or the bulletin board.

Social security representatives do not come to families and offer payment. It is necessary to know when and how to make claim for payment, so if only this part of the law of business were intergrated into bookkeeping it would be an important step forward. The lasting effects of an adequate understanding of the social security law will bring about untold peace of mind through both the knowledge that the family is *protected* with insurance and that it is to be *cared for* through a planned program of monetary benefits.

Teaching Aids

Although several teaching aids have already been mentioned or implied, it is nevertheless necessary to put in one additional reminder. That reminder is that audio, visual, and audio-visual aids of all types should be used whenever possible and applicable. Teaching aids add variety to the discussion, help to "prove" your point, and help the student remember some of the important concepts.

There is little to keep you from having a great deal of variety. Field trips (well planned), motion pictures (chosen for their application to the subject being studied, previewed before presentation, and not shown until the class is prepared), bulletin board displays (up to date, and frequently changed), and guest speakers (briefed, coached, and restricted to the appropriate topic) are but a few of the available teaching aids. Use them well and you will have informed and interested students, as well as better bookkeepers.

The foregoing is but a beginning to what may be done to integrate business law and bookkeeping. After a year of teaching such a course, a careful evaluation should be made so that you will be able to re-emphasize, omit when necessary, and add to that which was offered. It is necessary that all students be given every educational help possible in order to get the most out of life, live amiably with others, and obtain the most economic security. We, as teachers, will only be reaching for the ultimate in our profession when we integrate subjects that lean so heavily on each other, as do bookkeeping and business law.

Building Better Bookkeepers

Through Integration with General Business

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The University of Texas
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GENERAL BUSINESS, the title frequently given to the introductory course in business or economic education, is often the course that plants the seed which develops into a useful adult career as banker, accountant, teacher, or any one of hundreds of other important business vocations. It is impossible to comprehend the effect a well organized, highly motivated, challenging class in general business achieves throughout the lifetime of its members.

General business stresses the importance of *teamwork* as students prepare to assume their roles in today's complex and changing society. Teamwork has become the underlying factor in successful activities throughout school and adult life. Specifically, the teamwork approach in general business is interaction between the pupil and teacher, teacher and pupil, pupil-teacher and community, and the various courses offered in the school curriculum.

Bookkeeping in General Business

Teaching general business provides a wonderful opportunity of integrating subject matter gleaned from other courses. Much of the bookkeeping content lends itself to integration with general business. The knowledge gained in studying recordkeeping, banking services, stocks and bonds, insurance, and other everyday business matters, as well as the preparing and interpreting of financial statements make a contribution to the general field of knowledge that all members of our present day society need to comprehend. For those who do not plan to elect bookkeeping, the knowledge of integrated units centered around the topics listed above is invaluable

"Knowledges and skills learned in general business . . . have increased value when integrated with bookkeeping."

training for junior high school students. Future bookkeeping students profit materially from such discussions in general business.

It is suggested that consideration be given to the following ways in which certain phases of bookkeeping may be integrated into general business.

The Balance Sheet. The fundamental bookkeeping equation—Assets = Liabilities + Proprietorship—can be introduced in general business. By beginning with an example of a student's own assets, liabilities, and net worth, the class can quickly understand this important principle. Class interest can be intensified if the teacher uses an example applicable to both boys and girls. An example of such a discussion may produce the following illustrations:

Jo Ann Allen

Assets		*Liabilities*	
Cash	$125	ABC Dress Shop	$ 30
Bonds	75	*Proprietorship*	
Cedar Chest	85	Jo Ann Allen, Capital	395
Silver	30		
Ring	50		
Watch	60		
Total Assets	$425	Total Liabilities and Proprietorship	$425

Gary Duke

Assets		*Liabilities*	
Cash	$ 10	Sports Center	$ 5
Bonds	25	*Proprietorship*	
Rod and Reel	50	Gary Duke, Capital	280
Motor Scooter	125		
Rifle	75		
Total Assets	$285	Total Liabilities and Proprietorship	$285

After using these two (or similar) chalkboard illustrations, each student may be requested to make his own balance sheet. Clothing, books, and other personal and school items could also be included in the list of personal assets. Emphasis on this activity should be placed on distinguishing between property values (assets) and equity values (liabilities and proprietorship). There should be no contest for determining student wealth.

The Income and Expense Statement. Following the discussion of the balance sheet, it appears advisable to expand the topic to include the second of the financial reports, the income and expense statement. At the outset you should point out, by blackboard demonstration, the fact that the selling price of an item does not represent all profit. Cost and expenses must be deducted from the selling price before profit or loss is determined.

An opportunity to make an income and expense statement as a result of the purchase and sale of Christmas trees by a Future Business Leaders of America chapter was suggested as a realistic approach to this topic. The invoice cost of the trees, transportation charges from the source of supply, signs, the bargain prices given for imperfect trees, and the inventory still unsold after Christmas day, were all considerations of "Operation Christmas Tree." (Unlike most business operations, no labor charge was deducted as a selling expense.) Students engaged in purchasing, selling, and delivering Christmas trees gained additional experience in public relations, to add to their general business and bookkeeping knowledge.

Members of 4-H Clubs are also encouraged to keep detailed records of income and expense items pertaining to their yearly projects. Activities provided in general business will enable these students to learn how to prepare and interpret an elementary income and expense statement. And by utilizing the hobbies and interests of general business students in examples ranging from buying and selling hot rod cars to producing prime beef cattle, and from door-to-door selling to yard work, many bookkeeping principles can often be uncovered in a single class period.

Recordkeeping. Keeping personal records and balancing the personal or family budget is perhaps one of the most valuable units to the general business student. The underlying necessity for maintaining a personal budget tends to place recordkeeping on a high plane in general business.

Every student must learn to keep accurate records of the income and expense items in his budget since state and federal regulations require this information for income and other tax purposes. The inability of numbers of college and university graduates to keep accurate money records increases the importance of this training on the secondary school level. Bankers frequently point out a general weakness in understanding fundamental principles of recordkeeping.

Banking. School Banking Services, a joint operation between local banks and schools, are appearing in an ever-increasing number of schools.[1] This program has been helpful in promoting the importance of savings, for thrift habits learned in general business often carry over to adult life. Students enjoy participating in School Banking Services because they see clearly the value of regular, weekly deposits to their accounts. Savings for school publications, senior rings, and junior-senior banquets are frequently started during general business.

One of the important items to study in banking services is the understanding of facilities that banks have available for the small borrower. Distinguishing between interest, discount, and service charges is extremely important in this topic. A general review of mathematics

[1]*For a discussion of this you are invited to read Harold M. Tetlie's article, "A School Bank in the Small School."* Business Education Forum *11:15-16; December 1956.*

"Teamwork has become the underlying factor in successful activities throughout school and adult life."

is furnished by presenting problems covering the computation of interest, discount, and percent.

The following short story is but one illustration of the need for a better knowledge of banking.

> The story of an elderly lady who had borrowed $25 from a private individual was recently published in a newspaper. Some months back the lady had borrowed the money, agreeing to repay it at the rate of $1 a month. At the time of the story, she had paid interest in the amount of 504 percent, and the account had not yet been settled!

The event is duplicated many times over, simply because many persons do not realize the facilities available through community banking services.

A field trip to one of the local banks is also a meaningful learning activity. Students appreciate an opportunity to observe the complete operation of a bank. By dividing the class into groups of ten or twelve students, it will be possible for each student to gain a clearer understanding of the bank's role in today's economy. Activities ranging from a discussion of opening an account, using postdated checks, and securing a small loan, to new car or home financing are additional topics of interest to general business students.

Not to be overlooked is the need to help students learn how to reconcile their personal bank statements. This monthly task is important to each individual for it keeps him informed of his exact bank balance, the number of checks which have not yet been presented for payment, bank charges made against the account, and other items of importance. The ability to keep a correct checkbook-bank statement balance may also help the individual free himself from the embarrassment of an overdrawn checking account.

In Conclusion

Knowledges and skills learned in general business topics, including the balance sheet, the income and expense statement, recordkeeping, banking services, stocks and bonds, insurance, and many other business topics have increased value when integrated with bookkeeping. Therefore, we must challenge each student to see that he is trained in the broad business background which is necessary for his success as an intelligent, well informed consumer. In addition, by building the background in general business, the student will be better informed when he enters the bookkeeping course.

Building Better Bookkeepers

Through Integration with Shorthand

By **WILLIAM H. BONNER**
The University of Tennessee
Knoxville, Tennessee

WITH INCREASING ENROLLMENTS in business departments, and continuing shortages of teachers in many areas throughout the country, integration of instruction in the business subjects might be advisable. Some ideas for projects which business teachers could develop for use in advanced shorthand classes —projects which could integrate instruction in shorthand and bookkeeping—are expressed here.

Business words and terms that appear most frequently on scientifically chosen word lists may profitably be used to review bookkeeping vocabulary and shorthand principles. In these lists you will find common words such as

equipment	cash	capital
insurance	account	inventory
supplies	investment	expense

More difficult words may be added as the students become proficient in this type of drill. Included in the more difficult word list would be

depreciation	accruals	depletion
amortization	demurrage	transposition
reconciliation	liquidation	

Other assignments could include multiple-word terms such as

current assets	statement of income and expense
withholding tax	general journal entry
accounts receivable summary	trial balance
cost of goods sold	double entry bookkeeping
net profit	returns and allowances

Daily work can be supplemented by the use of these words and terms as either isolated word drills or as sentence drills in which the words are used in context. The latter method is much the better, but sparing use of the isolated word drill helps provide class variety.

In addition, you can use the word drills as part of the shorthand homework assignment. One method of application is to dictate the words or terms in class today;

"Shorthand dictation should include common bookkeeping words and phrases."

tomorrow the students will bring to class, in shorthand, the complete definition. Students will then read the definitions *from their shorthand notes.*

Still another method, by which variety can be obtained, is for the teacher to dictate the words or terms to the class, along with the definitions. Students will transcribe the definitions as homework and turn them in on the following day. Notebooks of bookkeeping terms could be an additional result of this activity.

Letters About Financial Statements

Many letters about financial statements could be composed by the business teacher. Or, letters from corporate annual reports could be brought to class for activity of this type. A sample letter follows:

Mr. James L. Wright
Chief Accountant
The Wright Accounting Firm
Iowa City, Iowa

Dear Mr. Wright

The students in our business club are preparing a bulletin board on which they will display copies of various financial statements used in business organizations. Rather than display actual copies of these statements, they will use fictitious figures and display copies of their own handwritten statements.

Will you please tell us what items you usually include in a trial balance, a balance sheet, and a statement of income and expense? Your assistance with this project will be very much appreciated.

Sincerely yours

This letter could be dictated and then used in one of several ways. Some possibilities for its use are:

1. When the students have had time to read their notes, one could be asked to list the items to be included in the trial balance. Another could tell which of the trial balance items would be listed on the balance sheet; and still a third could tell what accounts would be on the statement of income and expense. After these questions are answered correctly, the teacher can dictate a reply. The students would then transcribe both the inquiry and the reply, either as in-class work or as a homework assignment.

2. After discussing any questions that may be asked after the students have taken the initial dictation, the students are then directed to compose an answer. The reply could be the homework for the next day; it could be turned in either in shorthand or as a typewritten project.

3. If method 2 above is used by the teacher, one or more of the better replies could be dictated in class the next day. The second part of the day's work would be to transcribe the dictation just given.

Problem-Solving Letters

Letters that would require problem solving might also be dictated. Perhaps some of the letters should include all the information that would be needed in arriving at a solution, and others should omit some facts that the students would need. By omitting some essential items, the students would have to think through the problem and write for further information.

Here is a letter that contains the three things that must be known when calculating straight line depreciation on a piece of equipment—cost, estimated life, scrap value.

Mr. Charles L. Haynes
Central High School
Fountain City, Tennessee

Dear Mr. Haynes

On September 15, 1957, I purchased an electric typewriter for use in my printing plant in Asheville, North Carolina. I paid $411.23 for the typewriter, which I expect to use five years.

Will you please determine the estimated annual depreciation for this typewriter and let me know what that amount is? According to the salesman, I will probably receive an allowance of $85 for this typewriter when I trade it in for a new one in 1962.

Very truly yours

Some suggestions for using problem-solving letters are:

1. When the original letter is complete, the reply could be immediately dictated by the teacher. The amount of depreciation would be omitted in the dictation, and this would be computed by the student as part of the dictation-transcription problem. The assignment could be completed in class, or done as homework for the next day.

2. When the letter does not contain all the necessary information (for instance, the original letter might not have stated the estimated scrap or salvage value), the students will write letters seeking the desired information. After these letters had been completed, the teacher can supply the necessary information and the balance of the problem can be completed.

Discounting notes, calculating interest, determining insurance policy amortization, and writing to a customer about a cash discount which he took but to which he was not entitled are examples of other topics that could be used for writing other problem-solving letters.

By using one of the duplicating processes, copies of accounting reports similar to the one shown here can be written in shorthand and distributed as a transcription problem. Complete reports would be appropriate for transcription in class, and incomplete reports that require some calculations could be included in the homework assignments. An additional assignment here is

(*Please turn to page* 28)

United Services is a continuous department of the BUSINESS EDUCATION FORUM. Members are urged to share their teaching experiences with our readers. The most acceptable lengths for articles are one thousand or one thousand two hundred words. Manuscripts should be mailed to the editor of the appropriate service or to the executive editor.

UNITED SERVICES

SHORTHAND

CAROL OSTNESS, Editor
Stephens College
Columbia, Missouri

TAKING AND TRANSCRIBING DICTATION IN SECOND SEMESTER SHORTHAND

Contributed by* Frances Watson, *West Texas State College, Canyon, Texas

THE SECOND SEMESTER of shorthand is designed primarily for the purpose of speed-building dictation. However, in order for a student to be successful in taking the dictation, the instructor needs to plan the approach to new-matter material carefully.

The contributor has found that at the beginning of each second-semester class in college shorthand, it is necessary to spend the first week in finding out the abilities of each class member. To take shorthand fluently, a student must be a good reader, and know how to spell and pronounce the shorthand syllables. Usually there is need for remedial work before new-matter dictation can begin. Directed homework can take care of individual differences.

For the first three weeks about one-half of the class period will be spent in the reading and writing of homework, but some new-matter dictation can be started in the second week. This should be easy material. All unpracticed material given in class should be well previewed on the blackboard.

The teacher has to do much "encouraging" during the first few weeks. In the second term of college shorthand there usually will be several of the class who have had no shorthand for a year or more, and often there will be those who have never had any practice in taking new material. To help each student feel that he can take the dictation, the first and last timings of the one-minute speed building plan should be at a rate that every student can attain.

Dictation Rate of New Material

The beginning rate of dictation will depend upon the ability of the class. The ability to increase speed in taking unpracticed material is a gradual build-up over the entire semester. At the beginning of each new dictation pattern start with the simple and then work up to the more complicated takes.

The following guide has worked well in average classes. This scale can be easily lowered or raised.

Week	*Previewed New Material Dictation*	*Week*	*Previewed New Material Dictation*
Second	60- 80 WAM	Eleventh	100-120 WAM
Third	70- 90 WAM	Twelfth	100-130 WAM
Fourth	70- 90 WAM	Thirteenth	110-130 WAM
Fifth	80-100 WAM	Fourteenth	110-130 WAM
Sixth	80-100 WAM	Fifteenth	110-140 WAM
Seventh	80-100 WAM	Sixteenth	120-140 WAM
Eighth	90-110 WAM	Seventeenth	120-140 WAM
Ninth	90-110 WAM	Eighteenth	Testing
Tenth	100-120 WAM		

Transcription

As most college students complete four semesters of shorthand, emphasis in the second semester is placed on the taking of shorthand rather than on transcription.

During the first six weeks very few transcripts are required. However, to determine the students' progress, it is usually necessary to take up a transcript at least every ten days. From mid-semester on, the students may transcribe as often as once or twice a week.

Little emphasis is given to letter placement in the first transcriptions. On three- and five-minute writings, the students are asked to use a 70-space line with double spacing to make it easier for checking. Each student is furnished a dictionary and is penalized for any misspelled word, uncorrected typewriting error, or mistake in punctuation. The more difficult spellings and punctuation are discussed in class before the transcription. Toward the end of the semester there may be an occasional timing of the transcript so the student may have some idea of his transcription rate.

For the benefit of those students who may drop out at the end of the second semester, a short time is spent in introducing two simple styles of letter placement and some practice is given in transcribing notes in letter form.

At the end of the semester, the average student is expected to transcribe with 95 percent accuracy at least three five-minute unpreviewed writings at 90 WAM and two three-minute writings at 100 WAM. The *B* student will transcribe three five-minute writings at 100 WAM and two three-minute timings at 110 WAM. The *A* student will transcribe three five-minute timings at 110 WAM and two three-minute timings at 120 WAM.

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UNITED SERVICES

TYPEWRITING

RUSSELL HOSLER, Editor
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IMPROVEMENT OF TYPEWRITING INSTRUCTION

Contributed by **Lawrence W. Erickson,** ***Teachers College, Columbia University, New York, New York***

BUSINESS EDUCATORS recognize that while some secondary school students learn some of the more abstract concepts merely by reading, writing, or talking about them, most secondary school students find it easier to understand concepts when they are applied, or when the understanding grows out of practical and concrete problem-solving situations. This idea of "learning by doing" is one which is quite generally accepted, although often misinterpreted, by teachers. The teaching of typewriting presents a unique opportunity for the practical application of this concept.

This "doing," however, is much more than having typewriting students open their textbooks and then saying, "It's a lesson a day, so keep pecking away." Teaching typewriting involves much more than sitting at the teacher's desk grading papers. All evidence indicates that "sitting in the typewriting classroom grading papers will no more make you a teacher of typewriting than sitting in a hen house grading eggs will make you a hen." Starting with this unsophisticated premise, then, let us look briefly at a few of the things a real "teacher of typewriting" does in the typewriting classroom.

Use of Demonstration Teaching. It should be clear to every teacher that teaching methods affect the ease with which something is learned; the more concrete the experience provided, and the more meaningful the repetition planned, the more likely it is that the learner will make progress and will retain what he learns. One effective method used by typewriting teachers is the *demonstration method.* The demonstration method tends to speed up the learning process because the teacher can show the students how to develop the techniques which are basic to typewriting skill; he can show them other elements of typewriting which they may never discover for themselves if left on their own.

The biggest problem for most teachers is what to demonstrate and how to demonstrate it. There are many things that the teacher can and should demonstrate. This includes the proper techniques to use in striking the keys, in returning the carriage, in operating the space bar, and in learning to typewrite with rhythm and at various response levels. He can show students how to typewrite with continuity, what various rates of typewriting sound like (specifically, he will be demonstrating how slowly the typist can typewrite and still attain the rate when only essential motions are used), and how to typewrite specialized drill materials and attain the purpose of the drill. It is the task of the typewriting teacher to indicate those aspects of the specific demonstration to which he wants his students to attend and observe. He should then see that his students put into practice what they have observed by asking them to imitate the demonstration. While the students may not imitate correctly the first time, if they are allowed to imitate again and again and if they are given proper instruction in ways to do so, they will make rather rapid and amazing progress in learning to typewrite. The student at the typewriter represents, also, a special kind of demonstration for the teacher to observe. In helping a student improve his typewriting skill, the teacher must be a skilled observer; he must know what to look for as he observes the student. In this way he can give the student valuable help in typewriting improvement.

Typewriting Drills

As has been indicated, typewriting skill is developed and improved as practice has meaning for the learner. Demonstration can be used to show how typewriting material should be practiced. Specialized drill materials, such as drills containing one-hand words or drills designed to build or improve basic techniques, are very valuable in developing typewriting skill. For example, drills containing one-hand words, properly practiced, help to develop a keyboard fingering facility that leads to improved stroking technique. While typewriting textbooks attempt to make the purpose of such drills clear to the students typing the drill, the teacher can greatly strengthen this textbook explanation by demonstrating how these drills should be typed. In the process, the teacher may be surprised to discover how much his own skill will improve.

Technique drills are not designed to speed up motions, necessarily, but to lead students to make the motions, such as key stroking or carriage return or space-bar operation, in the most efficient manner possible. These proper motions may, in some cases, actually be slower but more precise motions. These correct motion patterns are based upon well established principles derived from time-and-motion studies. For instance, all time-and-motion evidence clearly indicates that a finger motion is much faster and more nearly accurate than is a hand-and-finger motion, or other gross motions which are frequently used by typewriting students. Typewriting skill grows as techniques are refined and as they become continually more precise and accurate. All typewriting teachers have observed that the motion pattern moves from gross motions to refined motions. Under proper guidance of the teacher, this process can be shortened and the student can be led to higher levels of skill in a shorter period of time.

It is through technique drills and the carefully planned repetition of such drills that the students develop increasingly accurate insights as to what constitutes a good typewriting performance. As the individual student refines and perfects his typewriting technique, he is able to reduce and eliminate incorrect responses. In the process both speed and accuracy grow.

Student Self-Evaluation

Technique improvement drills lead to self-evaluation if the student knows and understands the purpose of such drills. The student can evaluate his performance by comparing it with that implied by the instructions for the drill. This evaluation of his performance, or the comparison of it with teacher demonstration, is the fundamental aspect of any drill designed to build or improve techniques. It is as we give students goals and purposes, either expressed or implied by the very nature of typewriting materials or by teacher demonstration, that the most rapid gains in skill are made. This emphasis on a goal or a purpose with instructions on how to reach that goal or how to practice with the specific purpose in mind is much more valuable than endless amounts of typewriting of any kind of copy. In the latter case, the student soon loses his motivation, he types in a mechanical fashion that slows the development of skill, and he develops little insight into how to improve skill. The person who says that we need not be concerned with the kind of copy used with students, or that all we need to do is to provide the student with lots of copy and he will become a skilled typist, either has not taught typewriting or he has learned little from his teaching experience.

Use of Problem-Solving Teaching. Typewriting students, like students in any other class, must learn to think for themselves and to solve problems. One of the basic tenets of educational psychology is that "facts get their meaning and value by use." Also, instead of teaching facts only, we need to teach in a manner that permits the development of ideas and problem-solving skills. The problem-solving method is probably most useful in the area of problem typewriting or typewriting that calls for the integration of previous learnings. Problem solving properly used can lead to the development of logical, critical, and creative thinking. It is another way of getting the learner actively involved in the learning process. Problem solving is based on the assumption that the problem is solvable with facts already learned or with facts that the student can locate, although it may call for some new recombination of these basic facts. Less than this, the student can only engage in random or trial-and-error behavior, and if he hits upon the correct solution it is by accident.

One of the exasperating phenomena with which teachers struggle is that of forgetting. There are procedures, however, that can help to reduce forgetting. The meaningfulness of the situation in which the learning took place makes a difference. Periodic recall and repetition aids retention. There are other means which the teacher can use to heighten insights and develop meaningful relationships. All contribute to the permanence of the learning.

Another problem faced by teachers is that of transfer of learning. Leading educational authorities point out that the amount of transfer varies with the individual, with the difficulty of discovering the essential features in successive situations, and with the methods by which learning is done. Transfer of learning depends upon a deliberate attempt to interpret new situations in the light of past experience, and to apply appropriately the skills and knowledges previously learned. Problem solving forces recall of basic facts necessary for the solution of the new problem. It thereby aids in the retention of the learning and it leads to transfer. For example, learning tabulation skill is nothing more than discovering a new application of centering skill. It calls for an extension of the centering principle. When the student discovers this through problem-solving experiences in typewriting, the forced recall of the factors of centering not only will strengthen centering skill and increase its probability of retention but also will aid in the development of logical, critical, and creative thinking as the student discovers additional applications of the skill in new and meaningful situations. The "learning by doing" concept soon takes on a new meaning and becomes an integral part of teaching.

Shorthand

(*Continued from page* 21)

The following is a guide used for transcriptions of unpreviewed new matter for the second semester:

Week	*Transcripts New Matter Dictated at*	*Week*	*Transcripts New Matter Dictated at*
Second	60 WAM—3 min.	Thirteenth	100 WAM—5 min.
Third	60 WAM—5 min.		110 WAM—3 min.
	70 WAM—3 min.	Fourteenth	90 WAM—5 min.
Fourth	70 WAM—5 min.		100 WAM—5 min.
Fifth	70 WAM—5 min.		110 WAM—3 min.
Sixth	70 WAM—5 min.	Fifteenth	100 WAM—5 min.
	80 WAM—3 min.		110 WAM—5 min.
Seventh	80 WAM—5 min.	Sixteenth	100 WAM—5 min.
Eighth	80 WAM—5 min.		110 WAM—5 min.
	90 WAM—3 min.		120 WAM—3 min.
Ninth	80 WAM—5 min.	Seventeenth	90 WAM—5 min.
	90 WAM—3 min.		100 WAM—5 min.
	90 WAM—5 min.		110 WAM—5 min.
Tenth	100 WAM—3 min.		120 WAM—3 or 5 min.
Eleventh	90 WAM—5 min.		
	100 WAM—3 min.	Eighteenth	Testing
Twelfth	100 WAM—5 min.		

Concentrated effort on the methods to achieve these goals is necessary. A student must know where he is going and the teacher must help him arrive at that point.

UNITED SERVICES

GENERAL CLERICAL

E. L. MARIETTA, Editor
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TYPEWRITING-CLERICAL PRACTICE FOR JUNIOR HIGH SCHOOL STUDENTS

Contributed by John C. Roman, *Cincinnati City Schools, Cincinnati, Ohio*

EDUCATORS in the Cincinnati, Ohio, area have been faced with the problem of helping migrant students, who came from economically unstable and culturally primitive areas, to meet the challenge of living in a large city. The problem of varying the traditional junior high school curriculum to meet the challenge was one that called for serious consideration. More specifically, the business education department was faced with the question of what to do for this type of student in the junior high school—particularly for the junior high school student who leaves school at the end of the ninth year in search of employment.

The question was raised concerning the advisability of offering typewriting-clerical practice to junior high school students. Research studies point out that junior high school typewriting gives students who leave school at the end of the ninth year a skill or tool that can be used in finding employment. It was further pointed out that typewriting can more easily become a part of the curriculum in the junior high school, where the need for specialization is not great. This seemed to be a logical objective for this junior high school course.

A survey of the routine office positions in the Cincinnati area further substantiated the need for such a course. Many office workers were holding routine positions in the mail room, duplicating section, and messenger service without having completed formal high school classes in business subjects.

The consensus of the junior high school curriculum committee was to offer typewriting-clerical practice in the ninth grade at Cutter Junior High School to any student whether he was enrolled in the business, general, or college preparatory course. The course would be offered for three years on an experimental basis to justify the extension of the course in this particular school or to any other junior high school in the city. A follow-up survey of the 180 students would be made by the counselor and typewriting teacher each year to find the extent to which these technical skills were being used.

From a study and analysis of the literature, it is apparent that junior high school typewriting can be offered most effectively for five periods a week during the entire school term. It is desirable for all students, rather than a select group, to take the course. The course at Cutter Junior High School was so organized; a maximum of 30 students were scheduled for each of six class periods.

Instructional equipment includes thirty manual typewriters, one stencil duplicating machine, one fluid duplicator, one ten-key adding listing machine, one full-keyboard adding listing machine, one rotary calculator, two transcribing machines, one teletrainer, and thirty file sets. The instructor uses the battery plan during the entire first semester in presenting typewriting techniques. During the second semester, the rotation plan is used to present the clerical practice units and typewriting production problems.

The junior high school typewriting students are expected to attain a speed of 25 words a minute; however, some of them reach 50 or more words a minute. An acquaintanceship level of performance is expected on all of the clerical equipment. Each student is to complete practice sets in filing and transcribe several records on the various transcribing machines.

The problem of assigning students to senior high school typewriting courses was solved by holding a conference with each student. The counselor and teacher of typewriting recommended that students who had attained a minimum typewriting skill of 40 words a minute and a minimum grade of *B* in typewriting-clerical practice be placed in Typewriting II on the senior high school level; other students were recommended for Typewriting I. Approximately 16 percent of the students enrolled in this course were recommended for Typewriting II.

The principal, the counselors, the typewriting teacher, and other general education teachers conclude that typewriting at Cutter Junior High School should be offered for the second year for these reasons:

1. The enthusiasm and sustained interest of students in the subject
2. The use made of the skill by students in other subject areas and in extraclass activities such as news reporting and for personal use
3. The evidence that typewriting can be mastered by ninth grade students
4. Observation that the holding power of the school is greater through regular attendance because of increased interest in the school's curriculum
5. Observation by teachers of general education subjects that the neatness, accurate copying, and careful reading that follow from learning to typewrite carry over into longhand work
6. The fact that discipline problems are easily solved in this course when taught by a sympathetic teacher.

The schools in Cincinnati are working toward a better understanding of the problems encountered with migrant children who, in general, have special needs in the way of education. If business teachers understand this, they can plan their courses to contribute to the education of these problem students.

F. KENDRICK BANGS, Editor
University of Colorado
Boulder, Colorado

APPLYING PSYCHOLOGY OF LEARNING TO BASIC BUSINESS

Contributed by **Mary Elizabeth Spidle,** ***Brookfield High School, Brookfield, Missouri***

GENERAL BUSINESS offers a real challenge to the teacher and to the students. Why, then, is the offering of general business courses progressing so slowly? Have we given the students and the businessmen reason to believe that general business is an easy course? Do we use the textbook as our main source of information instead of the community? Do we spend most of the time filling in blank spaces and doing a great deal of drill work? Why would most teachers rather teach in the skill area?

In general business, we give our students an understanding of business practices and procedures that are important to consumers of goods and services, and provide a background for those students who are contemplating a career in business. We are interested in training students who can accept their responsibility as citizens of the community in which they live.

Principles of Learning

Readiness To Learn. The real goal in general business is to reach all students. To satisfy this aim we must take into consideration the various matters that contribute to learning. First, the student must be ready to learn. Current discussions in the community that tie in with general business may be brought into a given unit at that time; for example, a unit on credit near the Christmas season, and a tax unit in January when the students' parents are talking about their income tax returns. Also, several of the students usually work part-time and have money withheld from their checks for income tax purposes.

Stimulus To Learn. The classroom atmosphere must be friendly to stimulate learning. The attitude of the teacher will be reflected in the attitudes of the students. If the teacher shows a lack of interest in the subject, the same will be true of the students. The students have some very good ideas and suggestions that they should have an opportunity to express.

The teacher should stimulate interest so the students will want to learn more about the topic being discussed. For example, in the banking unit, a field trip to a local bank will give the students a picture of the functions of the bank and the services it offers. The students gain sometimes by dramatizing the procedure followed in opening a checking account at a local bank. In this unit, why not bring various denominations of paper money to class and study the meaning of the statements on the face of the bills and why the seal on the back of the bills varies in color. Some of the students might bring their coin collections to class and tell the class about them.

Goal for Learning. All activity must have an aim or goal that the students can attain within a short period of time. Work without an objective tends to be busywork rather than a learning situation. When studying the unit on credit, students should learn about the different forms of consumer credit, how credit is obtained, what credit costs, and how to manage credit transactions. Calculating simple interest is important in this unit, but all class time should not be used for students to work arithmetic problems.

When studying the credit unit, have two or three students inquire at the local stores about the procedure followed in opening a charge account, then report to the class. Invite a guest speaker from the local bank or credit bureau to speak to the class on consumer borrowing. Many other projects can be included in this unit to give the students an understanding of consumer credit.

Motivation. The problem-solving approach can be used to a great advantage in the general business class. The students should define the problem with the guidance of the teacher. The teacher should be responsible for suggesting sources of reference and supplementary materials but the students should assemble the information. Not all students will reach the same conclusions but all points of view should be heard and discussed. Emphasis should be placed on the necessity for having their decisions based upon facts, rather than on personal opinion.

During the last school year, a garment factory wanted to locate in our town. Available information was secured from various sources and then the students studied the problem of whether it would be beneficial for the garment factory to move to our town. These opinions were discussed in class with each presenting his source of information. In a problem situation like this, opinions may differ even after the facts have been presented, but it gives the students a chance to think for themselves and form an opinion on what they have read.

A true learning situation is one in which the students take an active part and all activity is not teacher centered. The discussion method may also be used effectively in teaching general business. Discussion encourages the students to interpret, to form an opinion, and then to explain the materials as used in general business. There should be a definite goal for each discussion period—it is up to the teacher to guide the students so that the discussion will not depart from the particular problem.

When the unit of insurance is introduced, we may have a brief discussion about what insurance is and the

different types that are available. Students are free to express their opinions and ideas. During the discussion, a list of the items that need to be studied should be made, topics assigned for individual and group research; and then reports to the class given on the findings. The question is usually raised as to the procedure followed in the recovery for a loss after an automobile accident. This may offer a splendid opportunity for an individual or a group to secure the information as to the conduct of the insurance company and to present a short report to the class.

Group study is another method of instruction and is beneficial for the slow learner. When a student is placed with a group, he is required to accept a responsibility to learn the subject matter. The various groups may be given a particular unit for which they prepare a bulletin board display. Sometimes the unit has more than one phase and will require more than one bulletin board. The chairman of the group may assign each individual of the group a certain part of the unit for which he is responsible.

The students enrolled in general business training vary in abilities, capacities, aptitudes, and experiences. In order to provide for individual differences, I have a certain amount of work that is required of every student and when this work is handed in, bonus work is given to those who are finished.

Satisfaction of Goal. The last step in the learning process is the conclusion that is reached by the learner. We start the unit with a certain objective or goal that we want to reach, and we must end the process with the satisfaction of accomplishing that objective. Tests over the material in the unit which will require the students to organize the information and to think of the best way to express the information should be given. If the important points have not been learned, then, it will be necessary to reteach the important ideas while reviewing the results of the test.

By a brief analysis of the learning process, we have seen the challenges that are offered in the general business class. This is a course that should be offered in every school and all students should have an opportunity to enroll in the class. By using the various methods of instruction and utilizing the local community and supplementary material available, we can make the class of real interest and value to the students.

FORREST MAYER, Editor
San Jose, State College
San Jose, California

CO-ORDINATOR'S NOTEBOOK

Contributed by **Dwight R. Crum,** ***California State Department of Education, Sacramento, California***

MANY MATERIALS have been developed for use in organizing and operating programs of work experience education in high schools and junior colleges. For example, the Bureau of Business Education, California State Department of Education, has published a new addition to its series on business work experience entitled, "Operational Handbook." Local co-ordinators have prepared application forms, evaluation instruments, reporting devices, and so on. For the most part, the teacher co-ordinator must locate these useful facts and procedures from numerous sources. It is apparent that some device is needed to bring together these functional ideas to assist the co-ordinator in his daily activities within the business community.

It is a common practice for the efficient businessman to carry an "executive notebook." This device provides him with a ready reference to his appointments, important phone numbers, calendar dates, and other pertinent business facts. Why not a similar notebook or workbook for the co-ordinator of a work experience education program? He can use a ready reference on school policies, labor regulations, successful trainees, and co-operating employees that will serve as a reminder during interviews and conferences with key persons. Such a notebook would serve not only as a guide for conversation, but a record of experiences of the program. It is quite probable that many successful co-ordinators have found the need for such a device and have already prepared something for their own use. The purpose of this article is to suggest guidelines for the preparation of a functional notebook for use in co-ordinating any work experience program.

A Few Guiding Principles

Some general principles should prevail before we consider content. An attractive notebook will be a tool that will interest the businessman. Therefore, prepare all materials so that he can view them when the occasion arises. The cover might have pictures of students and employers in training situations to give your notebook a good "first impression."

Organization of materials for facility of handling is of paramount importance. Use of page tabs, outline form, excerpts, and perhaps colored paper will help. Using different colored paper for different topic areas assists in finding specific material when needed. Experience will soon reveal the common questions and the common problems—select and arrange your materials to cover these areas quickly.

The entire notebook should be organized to follow a natural sequence of events in your work experience program. Most entries will be for the co-ordinator's personal use. You may want several pages to show materials to the employer or you may want an envelope within the back cover of the notebook that will contain handout material to give the employer. It is quite possible that an ambitious teacher co-ordinator will prepare a special scrapbook of his program that tells in picture form the program of work experience education. Such a picture story would be especially useful during promotional work, speaking engagements, and open house at the school.

How To Keep It Organized

The following are suggestions for organization and content of a useful co-ordinator's notebook. Many other related materials should be added by the co-ordinator.

1. *School Policies.* Have over-all objectives stated in businessman's language. List of salient points of program such as selection of students, work-study plan, evaluation, and credit granted. (Be brief!)

2. *Labor Regulations.* List key points on age requirement, work permits, hours, and time of day.

3. *Employer Responsibility.* Make a list of responsibilities so that the employer will realize from the beginning that this is an educational program. The state of California considers this point so important that it has included a complete statement of the responsibilities of employers in its Educational Code.

   a. The employer is in sympathy with the educational objective of providing work experience for the student.

   b. The employer knows of the intent and purpose of the work experience program.

   c. The work station offers a reasonable probability of continuous employment for the student during the work experience period for which he is enrolled.

   d. The employer has adequate equipment, materials, and other facilities to provide an appropriate learning opportunity.

   e. Over-all desirable working conditions prevail which will not endanger the health, safety, welfare, or morals of the students.

   f. The employer will provide adequate supervision to insure a planned program of the student's job activities in order that the student may receive maximum educational benefit.

   g. The employer, as required by law, will provide adequate compensation insurance.

   h. The employer will maintain accurate records of the student's attendance.

DISTRIBUTIVE OCCUPATIONS

4. *Student Selection.* Key statements should be included on the school's role in selecting students for work experience to include testing, interviewing, and curriculum planning.

5. *Evaluation Criteria.* Critical points are needed on the co-operative effort of the business and the school to evaluate on-the-job training performance.

6. *School Forms.* Report forms required by the school should be available so the employer can be better acquainted with the program and have some advance orientation on the use of these forms. If a school record is maintained, a sample record of a student who has just completed work experience could be exhibited to show the school's determination that the program maintain educational standards.

7. *Helpful Charts.*

CO-OPERATING EMPLOYERS. List could show name of firm, key contact person, number of years the firm has co-operated in the program, the number of students they have this year, and phone numbers.

SUCCESSFUL STUDENTS. List could give names of key students, year they graduated from work experience program, place of current employment, and present job.

TRAINING RECORD. This chart could illustrate to the employer the number of students and employers involved in work experience education over the years. Total persons involved should be easily identified.

CONTACT RECORD. Current list of contacts made with place for comments for future reference.

8. *Appointment Calendar.* The record is with you when needed.

9. *Note Taking.* Have a special place for writing notes so that a fresh supply of blank paper is available.

10. *Handouts.* Certain outlines or forms may be useful to the employer at the time of the interview.

The original suggestions for this notebook were developed in the teacher education classes conducted by the Bureau of Business Education at the University of California, Berkeley.

A co-ordinator with a notebook of this type should be able to answer most any question posed by a businessman concerning the co-operative work experience program.

Bonner

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that the finished report be typewritten and returned in correct form.

THE YATES PRINTING COMPANY
Balance Sheet
October 31, 1958

Assets		
Cash	$ 83.13	
Jones Bakery	12.10	
Smith Hardware Co.	2.09	
Equipment	2000.81	
Total Assets		$2098.13
Liabilities		
Printing Supplies, Inc.	$1600.31	
Jackson Typewriter Co.	9.80	
Total Liabilities		$1610.11
Proprietorship		
T. Y. Yates, Capital		488.02
Total Liabilities & Proprietorship		$2098.13

The projects described in the preceding paragraphs are especially recommended for the review of bookkeeping principles in high schools where the students study bookkeeping in the junior year and advanced shorthand in the senior year.

MARGUERITE CRUMLEY, Editor
State Department of Education
Richmond, Virginia

REPORT OF OFFICE SURVEY ON USES AND STANDARDS FOR THE KEY-DRIVEN CALCULATOR

Contributed by Mary Margaret Brady, *Southern Illinois University, Alton, Illinois*

SKILLED OPERATORS of the key-driven calculator are still in demand despite the fact that punch-card systems and various forms of automation are replacing the use of the key-driven calculator in some jobs for which it was formerly used extensively. In practically all work performed on the key-driven calculator there is either a means of proof or the work is that of verification. With the increased use of automation in offices, there is still a need for verification of results which can conveniently be performed on the key-driven calculator.

Because trained operators are scarce, office managers usually place them immediately into key-driven machine jobs where they are likely to remain throughout their office careers. Office managers prefer to hire trained operators but because of their scarcity, partially trained or wholly untrained operators are often employed and are given on-the-job training to meet the minimum requirements of a particular job. Such operators prove satisfactory to a degree but usually do not develop the ability to perform with the highest level of proficiency desirable for efficient operation.

Employers believe that trained operators, those who have had a complete course on the key-driven calculator, give satisfactory performance. It is to the partially or wholly untrained group of operators that office managers usually refer when they say that there is a lack of accuracy or speed in machine operation. Managers generally agree that the greatest weakness of operators is inaccuracy in the placement of the decimal point. Other weaknesses mentioned are lack of knowledge of the process of division on the calculator and failure to use or devise shortcuts which lead to faster and more efficient performance.

Frequency of Arithmetical Processes Performed

Operators of the key-driven calculator spend most of their machine-operation time performing touch addition in a variety of office tasks. The performance of multiplication is a close second to that of addition in its frequency of occurrence but does not involve as much machine-operation time. Subtraction occurs in slightly over one-half of the office tasks for which the calculator is used, but the number of subtractions made is small in number and often the process is reversed and addition is used to verify a subtraction. Division occurs less frequently than any of the other processes, but when it is found in a task, it is often a major part of the performance of the task and thus occupies a high proportion of the operator's time.

Along with the arithmetical processes, the length of the problems for which the key-driven calculator is used must be considered. The length of problems can best be described by the term "digital intensity," which refers to the number of digits in a number. In addition problems, the digital intensity ranges from 1 to 12 digits, with the most frequent size being from 3 to 5 digits in columns of 30 to 40 numbers. In multiplication, subtraction, and division the digital intensity of the two factors ranges from 3 to 6 digits in most problems. In the hands of experienced and skilled operators, problems with high digital intensity are handled easily, but the average operator has only the ability to handle easily numbers of average digital intensity up to 4 or 5 digits.

The key-driven calculator is used for a variety of tasks, some of which are general in nature and are found in almost every company. Others are inherent in the nature of the work of a particular business. On this basis, the tasks can be classified as general and specialized.

The general tasks performed in all types of companies are classified as follows: (a) accounting tasks, including the addition of trial balances, the reconciliation of bank statements, and the footing and balancing of ledger accounts; (b) billing, including the preparation and verification of invoices, receivable, purchase orders, salesmen's orders, and credits for returned merchandise; (c) disbursements, similar to billing, involving the verification of invoices payable; (d) inventory records, including listings of physical inventory and perpetual inventory records; (e) payroll work such as the addition and verification of time clock cards, addition of time sheets, extension of payroll sheets, payroll summaries, social security records, and the calculation of wages for efficiency and bonus payments; (f) reports, including the preparation of summaries of sales; distribution of sales; records of salesmen, chain and branch stores; and a variety of statistical and financial reports.

It is in the preparation of reports which involve summaries that the digital intensity of the numbers is high; the information must be obtained from various sources; and the work is often complicated. Payroll work is also highly specialized and requires absolute accuracy. Customarily only experienced operators prepare reports and payroll calculations. Beginners are most likely to handle billing, disbursements, purchase orders, or inventories.

In the performance of the specialized tasks inherent in the nature of the business, the use of the key-driven calculator is extensive; the work is often repetitious; and the digital intensity of the numbers is average or

Ross

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a similar problem is encountered. Do not use an entire hour in discussing bank discounts; you will actually be blocking student interest by working too many sample problems.

A greater understanding of business may be the greatest and most lasting accomplishment of the integration. Arithmetic will no longer be a problem to be worked and then forgotten; instead, it will become an added tool by which business transactions can be interpreted and recorded. If we can help the student see how arithmetic fits into the whole picture of business, then it would appear that the extra work required to integrate business arithmetic into bookkeeping is well worth the effort.

Office Standards

(*Continued from page* 29)

below. Examples of such jobs include account analysis in banks, car accounting in railroad offices, the calculation of customers' bills in public utilities, and route accounting in bakeries and dairies.

Development of Peripheral Skills

If operators can perform the four processes rapidly and accurately they can usually adapt easily to the tasks in the office. However, a number of peripheral skills should be developed. Some of the most important are dexterity in handling many small slips of paper from which numbers are obtained; correct placement of the decimal point; conversion of common fractions to decimal equivalents; addition of numbers arranged horizontally as well as vertically; proof of all work performed or checking to indicate verification; remembering the answer to record it after the machine is cleared; and the writing of legible numbers. Practice should be provided in the reading of handwritten as well as printed numbers.

Standards of Performance

Few offices have established standards of performance. When such standards have been established, they are in terms of the performance of a specific task such as the verification of a certain number of tickets or invoices in a given period of time. Because of the variety of work for which the calculator is used, it is difficult to set standards other than in terms of the number of problems in each of the four arithmetical processes which are performed in a given time. Such a means of measurement is used by schools but is not often found in offices. Machine-performance tests are frequently given when new employees are hired. Such tests are usually prepared in the company and are often samples of the work to be performed on the job. Some companies have set standards of proficiency for the performance of these tests.

Standards of performance for the arithmetical processes are available from schools operated by machine companies and some public and private schools. It is highly commendable to set such standards; however, most schools do not have the time to develop a high degree of skill. Each classroom might work out its own standards by giving many 3- and 5-minute timings on problems in the various processes, especially addition and multiplication. Many short timings, combined with practice on materials similar to office tasks, will serve as an incentive to students for building skill .

In the operation of the key-driven calculator it is usually the fast operator who is the accurate operator. To those students with a fair degree of manual dexterity and a propensity for dealing with numbers, the development of skill should be a real challenge. The speed with which the machine can be operated exceeds that of human attainment making it possible to strive for constantly higher goals.

State Membership Chairmen

The membership chairmen throughout the country might be termed as the "salesmen" of the Association. They take a great deal of their own time and energy to support the activities of the Association and to inform other business teachers of the many services available to the members. Dorothy H. Hazel, Lincoln, Nebraska, is the national membership chairman.

Regional membership chairmen are Lucy D. Medeiros (Eastern), Ethel Hart (Southern), James T. Blanford (Central), Ralph Reed (Mountain-Plains), and Helen Lundstrom (Western). The state chairmen are:

EASTERN REGION: Connecticut, Anna Eckersley; Delaware, Betty Lee Talbot; District of Columbia, DeWayne Cuthbertson; Maine, Mildred E. Damon; Maryland, James Brown; Massachusetts, Bruce F. Jeffery; New Hampshire, Martha Lefebvre; New Jersey, Louis Nanassy; New York, Donald Mulkerne; Pennsylvania, pending; Puerto Rico, Amalia Charneco; Rhode Island, Harry J. Cunha; and Vermont, Sally B. Maybury.

SOUTHERN REGION: Alabama, Evelyn Gulledge; Arkansas, Ruth Carter; Florida, Frances Bartoszek; Georgia, Zenobia Tye Liles; Kentucky, Ross C. Anderson; Louisiana, Wilber Lee Perkins; Mississippi, Maxie Lee Work; North Carolina, Vance Littlejohn; South Carolina, Maria Culp; Tennessee, Sue Waddell; Virginia, Sara Anderson; and West Virginia, Nora Goad.

CENTRAL REGION: Illinois, Arnold Condon; Indiana, Ed Marlin; Iowa, Cleo P. Casady; Michigan, E. L. Marietta; Minnesota, Jane Ann Harrigan; Missouri, Dale J. Blackwell; Ohio, Elizabeth A. Freel; and Wisconsin, Leon Hermsen.

MOUNTAIN-PLAINS REGION: Colorado, Ruth P. Mitchell; Kansas, Faye M. Ricketts; Nebraska, Marilyn Berg; New Mexico, Mollie Cerny; North Dakota, Beulah Bute; Oklahoma, J. Ralph Reed; South Dakota, Thelma Olson; Texas, Ilice Iio; and Wyoming, James L. Thompson.

WESTERN REGION: Arizona, Adeline Buitenbos; California, Norma Gillespie; Hawaii, Harriet Nakamoto; Idaho, Helen R. Johnson; Montana, Mary C. Riley; Nevada, Martha King; Oregon, Charles Wacker; Utah, Helen Lundstrom; and Washington, Eugene J. Kosy.

CCIRBE Representative Appointed

Lloyd V. Douglas has been named as one of UBEA's representatives to the Committee on Co-ordination and Integration of Research in Business Education, according to an announcement made by the UBEA Research Foundation president, James Blanford.

Dr. Douglas, Iowa State Teachers College, Cedar Falls, replaces Earl Dvorak on the committee. The other UBEA representative is Mearl Guthrie, Bowling Green State University, Bowling Green, Ohio.

The committee evaluates the projects of the member groups—National Association for Business Teacher Education, Delta Pi Epsilon, and UBEA Research Foundation—and performs such other functions as may be delegated to it by the parent organizations. An important function of the Committee is to minimize unprofitable duplication of research in business education.

NEA Corner

● Juvenile delinquency is receiving attention in the NEA's expanding program of services. William C. Kvaraceus, professor of education at Boston University and one of the nation's leading specialists in the field of behavioral problems, will direct a project investigating the area of juvenile delinquency for the NEA.

The project is designed to help teachers and administrators deal with the delinquency problem. Plans include tackling such basic questions as: What does this behavioral pattern of spiraling delinquency, especially in larger urban areas, imply? What practices will improve the welfare of both the child and the teacher?

In order to make recommendations aimed at prevention and control of delinquency, NEA will capitalize on projects now in process, test opinions about them, distill research findings, and attempt to identify good practices.

International Members Attend Belgium Course

The 31st International Economic Course was held in Liege, Belgium, from July 31 to August 13, 1958. With Brussels playing host to the world at is *Exposition Internationale,* it was an excellent site for the course.

Participants in the course this year included representatives of 14 different nations—Austria, Denmark, Egypt, Finland, France, Germany, Greece, Holland, Italy, Spain, Sweden, Switzerland, United States, and the host country of Belgium.

Members of the course were given insight into the many economic factors which help Belgium to prosper independently and as a member of United Europe. A visit was made to Antwerp (crossroads of world shipping) by boat; a lecture was heard on this amazing city from its origin to its present day importance.

The specialty of business education included a lecture on "Business Education in Belgium." The lecture was followed by a visit to a school in Ghent and a tour of that city.

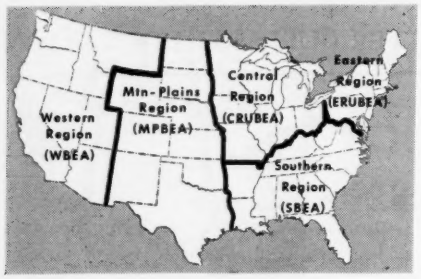
Educationally, a special problem presents itself in Belgium from the point of language. The country is evenly divided from east to west across the center; the northern section speaking Flemish (borrowed from its neighbor to the north—Holland) while the southern half speaks French (like its neighbor to the south—France). This means that all textbooks must be printed in both languages. Students in the commercial schools, for example, must learn both languages as their mother tongue before starting on the languages of their neighbors and members of United Europe.

Some of the other activities engaged in can be gleaned from the titles of the lectures: "The Structure of General Education in Belgium," "Belgium's Economic Situation," "Economic Development of the Belgian Congo," "Historical Outline of Belgium Provinces," "European Integration and Euratom," "The European Coal and Steel Community—Its Results," and "Cultural and Social Aims of the Province of Liege."

Other towns visited included Bruges, Huy, Namur, Dinant, Han, Tongres, Bokrijk, and Brussels. In Brussels, the highlight was a visit to the World Exposition.

The members of the American group included G. Henry Richert, Office of Education, Washington, D. C. (now on duty in Germany), and Mrs. Richert; Jessie Graham, recently retired supervisor of business education from Los Angeles, California; and Mary Smith, co-ordinator of co-operative office training in Detroit, Michigan; and Adrienne Trosch, Helen Klar, and Bert Shurtok, all of whom are secretarial studies teachers in New York City.

The 1959 Economic Course will be held July 15-29 in France.



UBEA REGIONAL and AFFILIATED ASSOCIATIONS

The announcements of meetings, presentation of officers, and special projects of affiliated and regional UBEA associations should be of interest to FORUM *readers. An affiliated association is any organized group of business teachers which has been approved for representation in the UBEA Representative Assembly. A UBEA regional association is an autonomous group operating within a UBEA region which has unified its program of activities with UBEA and has representation on the National Council for Business Education.*

CALENDAR

NATIONAL MEETINGS

Joint Convention, UBEA Research Foundation, Administrators Division of UBEA, National Association for Business Teacher Education, and International Division of UBEA, Chicago, Illinois, February 12-14.

REGIONAL MEETINGS

Western Business Education Association, Portland, Oregon, March 19-20

Mountain-Plains Business Education Association, Oklahoma City, June 18-20

AFFILIATED MEETINGS

Chicago Area Business Educators Association, January 24

Pennsylvania Business Educators Association, Harrisburg, December 30

EASTERN REGION

Philadelphia

The Philadelphia Business Teachers Association meeting is scheduled for Saturday, December 6. The topic chosen for the group conference is "Devices, Techniques, and Procedures Used Effectively in the Classroom To Meet the Needs of All Students in Business Education."

Edward G. Blendon a teacher and supervisor in the Philadelphia schools for many years, is the discussion leader. Panels have been set up in the various areas of business education. The panel members for the meeting are:

Bookkeeping, Isadore Schless; Business Mathematics, Joseph Klein; Clerical Practice, Reuben Podolsky; Office Practice, Mavis Turner; Stenography, Eleanor Wilkinson; Typewriting, Bernard J. McDonnell; Junior Business Training, Ruth Weinberger; Distributive Education, Herman Lebourtz; Clerical Co-operative, Samuel Kreizman; and School Work, Mary Cordova.

Sydney Weiss, Lincoln High School, president of the association, is chairman of the conference.

SOUTHERN REGION

Florida

The seventh annual Business Education Work Conference for Florida teachers was held at Daytona Beach during September.

Elvin S. Eyster, chairman of the Department of Business Education at Indiana University, Bloomington, served as the consultant for the conference. His topic for the banquet on Friday evening was "Characteristics of a Professional Person."

The conference theme was "Yardsticks or Measuring Devices in Business Education." Dr. Eyster gave the keynote address at the general session on Saturday morning after which special study group meetings were held in the following areas: Co-operative Business Education, Business Arithmetic, Shorthand, Typewriting, Consumer Education and Business Law, Transcription and Secretarial Practice, Adult Education, Bookkeeping, Clerical Office Practice and Office Machines, and General Business.

Joint sponsors of the conference were the Florida Business Education Association, General Extension Division of Florida, Florida State University, and University of Florida.

Tennessee

The Middle Tennessee Business Education Association held its annual meeting October 17, 1958, in Nashvile. Christine Stroop, Austin Peay State College, president, presided. D. D. Lessenberry spoke on "Human Relations and Communication in Teaching."

Officers elected for 1959 are Louise Sutherland, Charlotte High School, Charlotte, president; Mrs. Bruce Plummer, Tennessee Polytechnic Institute, Cookeville, vice-president; and Wilma Turney, Hendersonville High School, Hendersonville, secretary.

The Business Education Section of the Eastern Tennessee Education Association met October 31 for a luncheon. Elise Davis, University of Tennessee, was chairman for the meeting.

WESTERN REGION

Utah

Two general sessions and a luncheon were held October 2 at the convention of the Utah Business Teachers Association. President Ina Doty, Utah State University, presided at the first session. Marion Lamb of Sacramento State College discussed "What's New in Business Education?"

Mary Margaret Flaim, Carbon College, presided at the second session. Dr. Lamb's topic for this session was "What's New in Typewriting?"

L. Ridd Grover, Bear River High School, presided at the business meeting. A brainstorming session on ways the association can reach and serve better the business teachers in Utah was conducted by Helen Lundstrom, Utah State University.

Officers elected for 1958-59 are: president, representing junior colleges — Iris Irons, L.D.S. Business College, Salt Lake City; vice-president, representing high schools—Noma Allen, East High School, Salt Lake City; vice-president, representing colleges—Russell Stansfield, Brigham Young University, Provo; and treasurer—Sister M. Gabriel, St. Mary-of-the-Wasatch, Salt Lake City. The Board of Directors include: Lars Crandall, Brigham Young University; Rosamond Demman, West High School, Salt Lake City; and Earl J. Smith, L.D.S. Business College.

Over 55 percent of the business teachers in Utah were in attendance at the meeting.

Arizona

Officers for the Arizona Business Educators Association for the current year are Wayne White, Eastern Junior College, Thatcher, president; Edward Palmer, North Phoenix High School, Phoenix, vice-president; Mary L. Jacks, Arizona State College, Tempe, secretary; and Adeline Buitenbos, West Phoenix High School, Phoenix, treasurer and UBEA representative.

The next meeting of the association is scheduled for March 20, 1959, in Phoenix.

The Future Business Leader

For Sponsors and Advisers of FBLA Chapters

Our Future Goes to School Today

By HAMDEN L. FORKNER

IT IS INDEED a thrill to be here at this wonderful gathering of young adults and their very marvelous sponsors as they fill this large ballroom of the Statler Hotel. It makes me feel especially good to know that this convention could take place because I was told when I first began talking about FBLA that it could never happen . . . that we could never have a state convention . . . that we could never have a national convention . . . that teachers and students would not be interested. It is very good to know that sometimes when people say, "It can't be done," that it *can* be done. But I know it could not be done without all these wonderful sponsors that make possible the local chapters, the state chapters and the FBLA National Organization. And so I am very proud to be the "father" of as fine a group as this.

You know, I am sure that if some of the men and women who are criticizing education could have been here to see what you do and the way you operate, we would not have some of the criticisms that have come to our schools in America.

I have had an unusual opportunity to visit schools, colleges, and young people in a number of countries other than our own—both in Europe and in Latin America. How wonderful it would be if we could all drop in and visit some of these countries to see the things that young people are longing for there.

Nearly every young person that I have talked with in many countries in Europe and Latin America has the dream of coming to America some day. Many FBLA members may ask, Why? Why do they have that dream? What does that dream mean? I wonder if we really appreciate what you and I have in this country that those young persons are dreaming about.

They want to come here because they know we have certain freedoms they do not have. They know we do not limit education just to those who can pass tests in foreign language, mathematics, science, and social studies, but that we extend education to every young person who wants it. They know that in America we believe there should be a school for every young person and that every young person should be in school. You do not find that belief in many other countries.

I had an opportunity to work for a year and a half in this great country to the south of us, Mexico—our next door neighbor. I worked on a study there for the American government, and in that study I was concerned with education in Mexico City—one of the greatest cities of the world and second in size to New York City in the Western Hemisphere. What do you suppose I found? I found the boys and girls studying history, language, science, mathematics, and literature. I did not find in any public secondary school in Mexico City a class in shorthand, typewriting, bookkeeping, clerical practice, or office machines. No one in the secondary schools of Mexico City has the opportunity to learn to earn a living in the field of business!

Let us explore for a minute what causes this. Many of you will recall (unless you were absent that day) that in 1519 Mr. Cortez landed where Vera Cruz, Mexico, is now. The Pilgrims landed in Plymouth Rock 101 years later. Mexico had a hundred years head start, and yet, look at Mexico today. It takes the average Mexican 21 years to earn as much as you and I—the average American—earn in one year. Why? Because of education.

What did the Pilgrims do when they landed? They established schools; and they believed that every youngster should go to school and that schools ought to be supported by the colony. But did Mr. Cortez believe that they should establish schools in Mexico? Yes, but he thought they should never teach people anything that is remotely connected with the problems of daily living. His idea was to teach the language, the history, the mathematics, and the science of the past and not teach people to be effective citizens in today's community.

That is why they have the type of schools in Mexico that they do. For every youth in school in Mexico, there are nine that ought to be. For every youth in school in America, there is a very small fraction of those that "ought to be." Why? Because we believe that education is the basis for the development of freedom—the development of high productive power so that people can earn at a high level by producing at a high level.

We have some generals, some admirals, some scientists, and some frustrated professors who would say that America should have the kind of schools that they have in Mexico, in France, in Spain, in Germany, in Italy, and in Russia.

A great Navy admiral believes he knows something about education but he shows that he does not when he says that we should drop typewriting, tap dancing, and tom-foolery from our curriculum. He puts the "three T's" in that order. He believes that we should go back to the "hard" subjects so that we will be like Italy, France, Spain, Mexico, and Russia. Is that the kind of education we want?

I do not want to minimize the importance of science or mathematics—or of scientists and mathematicians—but where would America be today in its production if back in those early days one of the first things the Pilgrims had not put into the curriculum was the teaching of bookkeeping, because that is the basis of all management and organization.

Down through the years one of the major purposes of education in America has been to prepare persons to do the work of the world with dignity. That is what we stand for in FBLA as expressed in our convention theme—"Our Future Goes to School Today." It is what we do in our schools today and what we do while we are in school that determines the future.

But the critics of American education say that we must not dilute education with vocational preparation. What would they have us do? Just turn young boys and girls out into

EDITOR'S NOTE: *Hamden L. Forkner, professor emeritus of Teachers College, Columbia University, is the founder of FBLA. The address, published here, was delivered by Dr. Forkner at the seventh annual FBLA National Convention in St. Louis, on June 17, 1958.*

society who would have no way of dealing with the common problems of making a living, which is one of the most important problems we have to face?

I was in Mexico during the student riots in 1955. Students from the Institute of Technology in Mexico City, which has 27,000 students, were called out on strike by a small group of Communist-led hoodlums. This could happen because Mexican education has never taught, nor does most European education ever teach a young person to bring about justice and goodness through orderly processes. The only thing they know to do is to fight because all their time has been spent studying the history of the past. They have never learned how to make Mexico better through orderly processes.

For every young person in Mexico 20 years of age, there is only one over 20 years of age. In Mexico the average life span is slightly over 40 years; in this country it is 67. Why? Because we believe that education for dealing with the life adjustment problems of health are important. A Mexican drinks a quart of milk a year; we drink a quart of milk a day! And this means milk and all its products. And what is the difference? It is because we believe in the kind of education that will deal with the problems of life adjustment through health, the problems of life adjustment through vocational preparation such as you are engaged in, and the problems of how to build better government through orderly processes of law instead of violence and disorder.

In Mexico if a girl wants to be a stenographer, she must go to a private school; if she does not have the money, she cannot go. It is expensive to go to a private school in any country. The same is true of Spain, of Italy, and of nearly every Latin American country, with the exception of Panama.

I was in Panama in November. I met the FBLA sponsor down there. Panama has one of the few chapters outside the United States. And oh, what a chapter it is! Those young people are getting something of the kind of education that we believe in in this country.

FBLA has a tremendous responsibility in the years ahead. As I went through the wonderful chapter activities and special project reports you have entered in Events 1 and 2, and as I look at the exhibits and go through the scrapbooks with press releases about FBLA, I see we are becoming known. As we become known, we are going to be more and more influential. How? First, by being the most outstanding students in our schools in terms of good work habits and in terms of good citizenship. Secondly, we can extend tremendous influence to the cause of education in FBLA by being the finest representatives of good workmen that any businessman can ever want. FBLA students are learning to accept responsibility, exercise leadership, do an honest day's work for a day's pay, adjust to the job, and turn out high-quality work. I know that FBLA and business education in general, both in our high schools and colleges, are going to cause the narrow-minded critics to take another look at our schools. I know they will be impressed that we have good schools. And we can carry the spirit of good schools to our jobs by our actions, by our words, and by our beliefs.

Along the line of standards, you know, I have been concerned over the years about what FBLA can do to really set high business standards. I have an idea that I would like to share with you along this line. Tonight, more than one hundred chapters will receive Gold Seal Awards. I wonder if we are not old enough and mature enough now to say that we ought to have some basic standards by which schools are measured, and whether or not it might be a good idea to say that no chapter can receive a Gold Seal Award unless at least one of its members has taken and passed a National Business Entrance Test. I say this because the National Business Entrance Tests are now the very best measure we have of competency in the various office occupations. We do need everywhere to strive to build higher standards. The reason we can get more pay for a day's work than they can in Mexico, Spain, or Italy is because we produce more; in order to produce more, we have to have high standards.

FBLA chapters might receive special awards for setting up National Business Entrance Testing Centers. That is something we will think about for next year. We might encourage FBLA members to take these tests in order that we could really have some objective basis for judging what our future program will be and to help us upgrade our teaching.

Now, just one final thing. These are days with a very exciting future. We were just talking here at the table about what the future might bring. Many of the things we have today will disappear from the scene tomorrow. I think tomorrow we will eat out of dishes, then take them to the kitchen, run a solvent over them and the dishes will disappear rather than wash them, because it will be cheaper. A man who has to have his shirt laundered tomorrow will put on his shirt this morning and discard it tonight because it will be cheaper than laundering it—unless his wife does it. It is estimated that 40 percent of the products that are sold in department stores now were not on display 20 years ago—they weren't even in existence. It is very likely that in 10 more years, as I talk here a machine will roll out a silent, typewritten copy of my speech. We are now recording it on some dises, and somebody at our FBLA Headquarters Office will have to transcribe it. We now have a typewriter that will type 1800 words in a minute, without error. How many typists at 60 words a minute would it take to do that? A lot of them!

The world of inventions is just around the corner, and we in business education are at the threshold of a tremendous development in the offices of tomorrow. The office is the last stronghold of manual work, and there will continue to be a tremendous amount of it. We are in an occupation in the field of office work that is growing faster than any other occupation—a service occupation in which the demands upon us are great.

And, now, as we look to the future and face the future, we wonder what FBLAers will be talking about in 1968. I am going to propose to the FBLA Board of Trustees that the speaker for 1968 be someone from this audience, and that the speaker for 1978 be someone from that next audience. FBLA is 16 years old—we can go back now, you see, and begin to get our banquet speakers from our own group. I think the idea has tremendous possibilities.

In closing, I am going to look forward to the continued growth of FBLA. Instead of 40,000 members, I predict that in ten years there will be 400,000 members. When we first started FBLA, everyone said, "Oh, you may get a hundred chapters in ten years." We now have nearly 2000 chapters. We will have many, many chapters if we can continue to find such wonderful persons to sponsor the organization as are represented by your sponsors who are taking time out of their vacations to come to this convention in order that you might be here, too.

Finally, thank you again for the privilege of speaking to you and for the honor of being asked.

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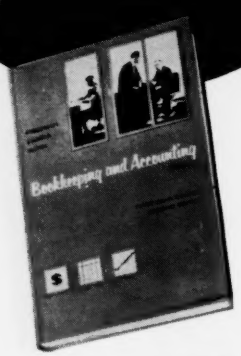

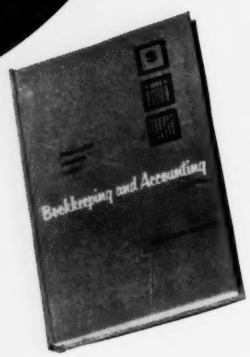

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